Mohawk Egyptian "Flavo" Cigarettes

Have all the subtlety and charm of cigarette tobacco manufactured in Egypt.

20 for 1/-

of all Tobacconists.

S. Morris & Sons, Ltd., London, N.

YOUR EASTER GIFT FROM "JOHN BULL."—See page 7.

JOHN BULL

VOL. XXIX. No. 771. SATURDAY, MARCH 12, 1921 TWOPENCE.

[Registered at the G.P.O. as a Newspaper.]

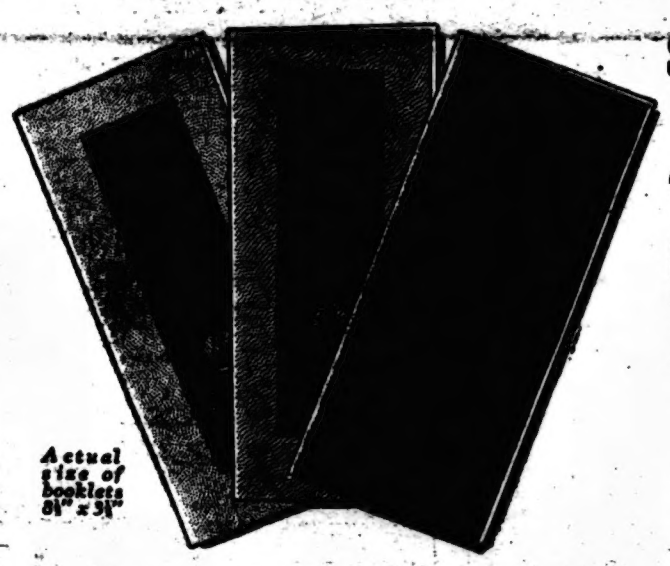
Edited by HORATIO BOTTOMLEY

Shell is the only motor spirit sold to dealers in bulk with the stipulation that it shall be stored and retailed separately, not mixed with petrol of any other brand or grade.

SHELL

The CHILD MARTYRS OF BRITAIN

BY W. CHARLES PILLEY



Actual size of booklets 8½" x 3½"

How to feed your Children from 9 months to 15 years of age

The latest Glaxo "Mother-Help" Idea.

IF you are ever worried about what to give the children "for a change"—if sometimes you are in doubt whether so-and-so "is good for them"—you will be delighted with the new series of Glaxo Dietary Books for Children from 9 months to 15 years of age.

These little books are not only guides to correct dietary, but give a large number of tested recipes for nutritious and suitable dishes of all kinds.

You will be glad, too (especially if you have already availed yourself of the services of the Glaxo Mothers' Help Bureau), to know that the Glaxo Cookery and Dietary Department will always be ready to advise you on matters of dietary, free of charge.

Butter-fat (i.e., the fat contained in cream) is the ideal form of fat for children, and has characteristics not shared by other kinds of fat.

The vitamins associated with butter-fat are essential to growth in young children. Glaxo, which always contains over 25 % butter fat, rich in everything essential to proper growth and development, should take first place in the dietary of growing children. It can be given as a milk drink, or in porridge, soups, milk puddings, custards, blancmanges, cocoa, bread-and-milk, etc.

Send for these progressive Dietary Books for Children of different ages.

THE latest development of the Glaxo Mothers' Help Bureau is the GLAXO COOKERY AND DIETARY DEPARTMENT. We have inaugurated this department in order that we may be in a position to give mothers really competent assistance in the feeding of their children after the nursing period is passed. This new series of Dietary Books deals with the feeding of children from 9 months to 15 years of age. We believe that mothers will find them of great value and real assistance.

THERE ARE THREE OF THESE CHILDREN'S DIETARY BOOKS

1. *For Age 9 months—18 months.*
2. *For Age 18 months—3 years.*
3. *For Age 3 years—15 years.*

Each Book includes: Introduction—Dietary Table for the Age dealt with—Special sections devoted to the Bilious Child, the Constipated, the Faddy—the Overbrown, the Under-nourished Child—Recipes for Beverages; Bread, Cakes, etc., Eggs; Groats and Porridge; Soups, Puddings and Sweets; Index.

GLAXO BOOK OF 160 RECIPES

For general use, but specially adapted to Children and Invalids.

The Glaxo Recipe Book contains over 160 carefully-tested recipes, which are not only suitable for everyday cookery but particularly useful to those who have to cater for young and growing children, invalids, dyspeptics and the aged. They are simple in character, and require no special or expensive cooking utensils.

"25 WAYS OF SERVING GLAXO WITHOUT THE ADDITION OF CEREALS"

A Special Recipe Book giving 25 ways of serving Glaxo without the addition of cereals, an absolutely invaluable booklet for sickroom dietary.

"WHAT IS GLAXO?"

A little book of "Questions and Answers," telling what Glaxo is, its advantages, its uses.

"The PROBLEM of our MILK SUPPLY"

by W. J. Melhuish, F.Phil.Soc., M.C.A. (Hon.). This is an independent review by a chemist of all the forms of milk at present available.

Proprietors of Glaxo: Joseph Nathan & Co., Ltd., London and New Zealand.

Send this Coupon & 4d. stamps

to GLAXO (Dept. 36), 155 Great Portland St., London, W.1

for the Glaxo Recipe Books as follows:

(a) The Glaxo Recipe Book containing over 160 recipes for general use and specially suitable for children and invalids.

(b) A Booklet entitled "What is Glaxo?"

(c) A Booklet entitled "The Problem of our Milk Supply," by W. J. Melhuish. F.Phil.Soc., M.C.A. (Hon.).

(d) "25 Ways of Serving Glaxo without adding Cereals" (especially suitable for Invalids) *or* any *one* of the three Special Children's Dietary Books mentioned below.

Please mark in circle which of the booklets (d) you require.

○ Dietary Book for child aged 9 to 18 months. ○ Dietary Book for child aged 3 years to 15 years.

○ Dietary Book for child aged 18 months to 3 years. ○ "25 Ways of Serving Glaxo without adding Cereals."

NOTE: If MORE THAN ONE of the above books is required, mark accordingly and enclose 2d. stamp for each extra book required.

Name .....

Address .....

Town .....

County .....

The British Remedy.

Owbridge's Lung Tonic

for

COUGHS & COLDS

Ask for "Owbridge" and take no substitute.

Prepared by
W. T. OWBRIDGE, Ltd.,
Manufacturers, The Laboratory, HULL.
Established 1870.

Rush for SARTOR Raincoats

CLOSING WEEKS OF BARGAIN OFFER

While we stand by our offer to supply UNTIL THE EASTER HOLIDAYS the famous SARTOR Raincoats at the undercost price of 25/6, carriage paid, we are compelled to point out, owing to the rush of orders we have received, that orders must reach us ON OR BEFORE MARCH 24.

25/6 Carriage Paid

Please Note the Date—MARCH 24.

We would not reduce our staff of skilled workers, and so we decided to sell the whole of our existing stock of Sartor Raincoats at this reduced bargain price. Now the unexpected has happened. DEMAND IS OVERTAKING SUPPLY. If you intend to order, kindly do so early.

All Orders will be Dispatched in Strict Rotation.

SARTOR RAINCOATS

are made in many styles and shades for Ladies, Gents, Maids and Youths. Every Sartor is fully lined with a smart check material, and equal in fit, style, and quality to any Raincoat sold in shops at double the price. Satisfaction guaranteed, or money refunded in full.

WRITE TO-DAY FOR FREE PATTERNS & STYLE BOOK.

SEND NO MONEY before you are convinced that such high value as SARTOR value cannot be obtained elsewhere.

SARTOR MANUFACTURING CO.
(Dept. J), 55, Oxford Road, MANCHESTER.

The Liver Is the Road to Health

If the liver is right the whole system is better off. **Carter's Little Liver Pills** awaken your sluggish, clogged up liver and relieve constipation, stomach trouble, inactive bowels, loss of appetite, sick headache and dizziness. Purely vegetable. You need them.

CARTER'S LITTLE LIVER PILLS

Small Pill—Small Dose—Small Price

SMALL ADVTS. WORTH WATCHING.

SEE PAGE iii OF COVER.

REDUCED PRICES:
USUAL SIZE **10½d.**
FAMILY SIZE **1/6**

Twenty Andrews' Pencils Given Free each day!

We want the names of Chemists, Grocers and Stores who do not yet stock Andrews' Liver Salt. Twenty nickel-plated Pencils, exact size of illustration and telescoping into 4 in. depth, are given each day for addresses of shops that do not stock.

If you have not been able to obtain Andrews' send your Shopman's name and address, with your own, *mentioning this paper*

To the senders of the first 20 addresses each day, Andrews' Free Pencils are awarded

Andrews' has been before the Public for over 25 years—cutting out the little ills before they have a chance to grow helping well people to *keep well*

(8a) Its use in Family and occasional, a teaspoonful in a glass of water for two or three mornings running whenever Mother, Father, Boy Jim or Little Edith feel not quite up to the usual mark. . . . . Get the genuine Andrews'

Sold by Chemists, Grocers and Stores throughout Great Britain & Ireland. Pencil requests should be directed to.

SCOTT & TURNER, Ltd.,
NEWCASTLE-UPON-TYNE.

Are you troubled by Asthma

Are you almost suffocated by a horrid strangling cough? Are you kept awake at night? Don't suffer longer, but get Potter's Asthma Cure. Gives instant relief, and works wonders in Asthma, Bronchitis, Croup, Whooping Cough and other lung troubles. *The best remedy for bronchitis of children.*

POTTER'S Asthma Cure

is quite safe to use. It contains no opiates and neither causes headache nor bad after-effects Potter's Asthma Cure is supplied by all chemists, herbalists and stores for 1s. 6d., or post free 1s 9d., from Potter and Clarke, Ltd., 60, Artillery Lane, London, E.1.

A Free Trial together with a little book "Are you Asthmatic?" will be sent if you forward a 1d. stamp and

Sign this Form To-day
and post it to the above address.

NAME .....

ADDRESS .....

John Bull .....

25,000 SHAVES

AFTER seventy years of Shaving Experience he *still* uses Gibbs Cold Cream Shaving Soap. He can find nothing better.

Gibbs Cold Cream Shaving Soap

Sticks in Nickel Holders 1/6
Refills 1/-. Metal Holders 1/3

Gibbs Cold Cream Shaving Soap helps the razor to work efficiently and easily; leaves the skin soothed and comforted as if newly-massaged with Cold Cream.

This Voucher Entitles you to useful Trial Samples.

For Lady's Trial Package send this Half and 7d.

Please send me a Lady's Package containing:
Gibbs Dentifrice, Gibbs Dental Cream, Gibbs Cold Cream Soap, Gibbs Cold Cream Powder.

Please send me a Gentleman's Trial Package containing:
Gibbs Cold Cream Shaving Soap, Gibbs Dentifrice, Gibbs Dental Cream, Gibbs Brilliantine.

Send this half and 7d. for Gentleman's Trial Package

Fill this Voucher, or half in a sheet of paper with your name and address clearly written and post with 7d. or 1/-.

D. & W. GIBBS, Ltd. (Dept. 612), Cold Cream Soap Works, London, E.1.

You Save Money

in Home Baking, by using the famous British-made raising agent,

BORWICK'S BAKING POWDER

the quality of which makes a little go such a long way.

One teaspoonful is equal in effect to two teaspoonfuls of most other raising agents.

THE "JOHN BULL" GUARANTEE.—*We guarantee the goods advertised by every firm whose trade announcement appears in* JOHN BULL, *i.e., we hold ourselves responsible for their being of the quality and standard represented at the time of purchase and the date of payment, either in full or of first instalment, and if any reader can show just cause for dissatisfaction with the purchase of any goods made through any trade advertisement in our columns, we will refund the purchase-money, provided the goods complained of are sent to us within one week from the date of original purchase. All communications should be addressed to* JOHN BULL, *Advertisement Department, 93, Long Acre, London, W.C.2.*

JOHN BULL

"Peace hath her victories no less renowned than war." *Milton.*

The Paper on which the Sun Never Sets.

Politics without Party—Criticism without Cant: Without Fear or Favour, Rancour or Rant.

"For forms of government let fools contest; Whate'er is best administered is best.'—*Pope.*

Vol. XXIX. No. 771. Week ending Saturday, March 12th, 1921. Twopence.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

A Chance for the Jokers.

One of our posters this week is "Lloyd George's Conversion—by Horatio Bottomley." Now don't, please, all speak at once. Besides, it may be true.

By-Elections and the Press.

When all the Party men have had their say, the fact remains that Woolwich and Dudley were won by the Press—Woolwich by this journal and Dudley by the *Daily Express*. Incidentally, we observe that the *Times* declares that "Captain Gee was really an Independent candidate."

Premier's Waning Power.

On the other hand, all recent results emphasise what we recently said about the waning power of the Prime Minister. He must hurry up with the Peace, and then, "for reasons of health," take a long rest.

The Woman Voter.

At last the Party wire-pullers are recognising that the enfranchisement of women has introduced a new and human element into Parliamentary elections. Political parrot-cries do not appeal to frugal housewives, who, as we are in the habit of reminding them, are our domestic Chancellors of the Exchequer.

"No Complaints."

At a recent meeting of the London County Council, Mr. Henry Snell, member for East Woolwich, called attention to the exhibition of some of our Ramsay Macdonald posters on the Council's tramways, protesting against their wording—and incidentally describing us, with wonderful satire, as "the honest man who edits JOHN BULL," and later, in the truer vernacular, as "an illustrious charlatan." The joke of the thing, however, was that, despite the vivid pictures drawn by Mr. Snell of the widespread indignation in the constituency, the Chairman announced that no complaints had so far been received! And in a subsequent division on the subject Mr. Snell was defeated by nearly two to one.

"England's Greatest Ruffian."

But these epithets sink into insignificance compared with those applied to us by Mr. Ramsay Macdonald himself in an article in the Glasgow *Forward*, written a few days before the poll, and predicting a certain victory for himself. Not only are we "England's greatest ruffian," but it appears that we "emerged from bankruptcy on war profits"; that we had "garbled Hansard," and that it was the ex-Service men of Woolwich who determined that we should not get within Plumstead Baths. Would Mr. Macdonald like a list of some of their names—*and addresses?*

Holland and the Kaiser.

What about a general boycott of Holland by the Allies until, as one of our readers puts it, she delivers up the Kaiser, whom she now protects from justice? Not at all a bad idea!

These War Criminals.

"It is hoped that the trials at Leipzig may begin about a month hence," says the Attorney-General. We shall see. And the next question will be, "When are they likely to end?" But we will defer that question till they have begun.

A Wicked Railwayman.

A humble railway employee in France has just won the million franc prize in the February drawing in connection with Credit National Bonds. It is, of course, a very wicked thing for him to have done—but we wager that there is not a religious or charitable institution in the land which would not overlook his offence in consideration of a substantial donation.

ONLY

TEN RESULTS!

£1,000 MUST BE WON.

For free Football Coupon see page iii. of Cover.

Women and the Church.

We welcome the attitude of the Bishops towards this innovation. In our view, women will be much more in their proper sphere in the pulpit than at the Bar—or even on juries, except in special cases.

Worn-Out Horses.

We do not often raise our hat to the *Daily News*, but we give it full credit and grateful thanks for its splendid work on behalf of these poor dumb beasts. Love me, love my horse—as well as my dog.

Justice Darling, Poet.

Up to the time of going to press, we have not had an opportunity of reading Mr. Justice Darling's poem on the Unknown Warrior, but it is sure to be good. Perhaps one of these days his Lordship will work off a few verses on a legal warrior well known to him.

Mr. Asquith's Blunder.

Colonel Claude Lowther was right in reminding the House of Mr. Asquith's Paisley declaration that two thousand million represented Germany's utmost capacity to pay. What a lucky thing he does not happen to be Prime Minister!

Ramsay's Admission.

After the Woolwich poll Mr. Ramsay Macdonald attributed his defeat to "a campaign of calumny." As he was confronted with nothing more than his own public declarations, we presume he now admits that they amounted to a calumnious libel on his country. We deal elsewhere with other aspects of the election.

Ben Tillett.

We are sorry to have bad accounts of the health of this patriotic and very human little fellow. By the way, wasn't it whilst Ben was contesting Swansea against Sir Alfred Mond that Ramsay Macdonald wired the electors: "If I had a vote it would not be given for Tillett"? He evidently regarded the great chemical monopolist as an ideal man for Parliament.

An Echo of 1792.

Here is an extract from Lafayette's famous letter to the French Assembly, dated 16th June, 1792: "May the King choose a Ministry that wears the chains of no Party, and if there are conspirators, may they perish by the power of the sword." That's the stuff to give 'em!

Farrow's Bank.

We much regret to have to announce the failure of our negotiations for the purchase of the assets of this undertaking. At the present stage we prefer to do nothing more than express gratification that our intervention will undoubtedly have had the result of gingering up the authorities responsible for the liquidation of the concern, and of securing the sale of the principal assets by public auction.

Exit Mr. Wilson.

There is something pathetic in the picture of Mr. Wilson's leave-taking of the White House. His career has ended in circumstances almost as tragic as that of Mr. Joseph Chamberlain. Whereas, however, Chamberlain was always a practical Imperialist, Wilson was never anything more than a theorist. Yet he was permitted to dominate the European situation! May the evening of his days be peace.

The New Group.

Our little band in the House is daily attracting active sympathisers, although for various reasons they do not at the moment wish formally to join up. There will, however, be some interesting announcements at an early date. Meanwhile, arrangements have been made for a weekly meeting of members of the Group with a view to deciding upon concerted action, and we are happy to say that Major Christopher Lowther, the Speaker's son, has agreed to act as its Hon. Secretary.

More Economy.

An architectural pupil of Sunderland holds a maintenance grant from the Ministry of Appointments at Leeds. Because he was off 3½ days through an attack of influenza he was stopped £1 11s. Out of his grant of £12 per month he has to pay board and lodging and keep himself, and still the Ministry penalise him in this disgraceful way. Considering that the Government are squanderers of millions, such unconscionable economy is as ludicrous as it is unjust.

Law and Conscience.

"As a Magistrate of 25 years' standing," Mr. J. M. Grant, J.P., of Willesden, must want to give the Legislature a dull thud. He wishes us to propose that "no Magistrate shall be compelled to enforce any existing law which goes against his conscience, the moral law, or the general teaching of Scripture." The most obvious defect about this proposal is that such a large number of J.P.s have such queer consciences, while some haven't enough conscience to equip a blackbeetle.

Dilly or Dally?

A motor-car proprietor at Okehampton, having paid his heavy motor licence, applied to the local Excise Officer for the Petrol Tax rebate to which he was entitled. Hearing nothing, after a month's interval he sent a courteous reminder, and received in reply his own letter back with the following priceless piece of impertinence scrawled underneath:—"Claim duly received on 25 January and with about a hundred more will be dealt with as soon as possible. Yours obediently J. T. Wareing." Surely the signature should have been either "Dilly" or "Dally."

Brummagem Benevolence.

The Birmingham and Midland Counties Grocers' Protection and Benevolent Association have circularised the trade that they have arranged with the multiple shops in the Birmingham area for the price of sugar to be as follows:—Granulated 8½d., and lump and castor 9d. per pound. It is hoped, the circular states, that every member will be loyal to the Association and strictly observe these prices, otherwise it will be hopeless to approach the firms again! As this means that shops attempting to sell cheaper will lay themselves open to be boycotted by the Wholesale Association, the benevolence of these protected grocers stops short with themselves. No doubt the consumers will now have something to say.

How They Love Us.

When Sir Peter McBride condescended to honour our ancient but presumably back-number country, he was feted and generally given a good time. Toasting the women of Britain he "fain would transplant a few to his own dear land." Having well dined and wined in Britain, he returned to his native shore. In the presence of numerous "loud noises" of Victoria, he dined and whined. Said he: "Australian women are better-looking, better clad, and more hospitable than the women of England." Well, as Australians on this occasion were paying for his grub, we suppose he had to do something in return, but we can tell Sir Peter that even a British tramp would refrain from gratuitous insults to the women who fed him.

The House Ramp.

In Thurloe Place, London, is a house with five bedrooms and two reception rooms. Quite recently it was bought for £800. To-day the agents who have the letting of it are asking a rent of £200 a year for a 7½ years' lease, or, alternatively, £110 per annum with a premium of £700. The audacity of a certain class of house-owners is scandalous; but the time is approaching when they will receive a bitter lesson. A big slump in the value of bricks and mortar is rapidly approaching.

His Excellency the Governor.

In several recent issues of the Jamaican *Gleaner* appears the following ad.: "To disabled ex-soldiers of the B.W.I. Regiment. The Central Supplementary Allowances Committee (with the approval of His Excellency the Governor) is prepared to supply a new pair of boots free of charge to each ex-soldier as above, who suffered the loss of one or both legs." One of our readers, a late B.W.I. man who has no further use for boots, desires to know whether he can swop his supplementary allowance for a hat.

ARE YOU A "MAN IN THE STREET"?

Then read "Frying Pans and Fires," by Will Scott, in "The Passing Show" this week. It will interest you! Everywhere — — — — 2d.

Sweated Salvation.

The Gillespie U. F. Church, Great Hamilton Street, Glasgow, have a well-developed cheek to expect an organist and choirmaster for £30 a year, or 11s. 6d. per week. Three services on Sunday, one or two on weekdays, together with choir-practice, for a sum equal to 5s. 1½d. a week, pre-war values, is getting Christian work on the cheap. Better hummed or whistled hymns than five bob a week music!

Tempting Niggers.

A Mafeking (S. Africa) postal official protests against advertisements in English magazines of nude photographs, which he says are bought in large numbers by Kaffirs. "Some time ago in Rhodesia, a white man killed a kaffir who had outraged his daughter. When the kaffir's room was searched photographs of white women were found under his pillow. You may say the women and photos are not English. *Perhaps* you are right, but they are advertised in English magazines which pass as decent, and the photos are posted in England." Do the police know anything about this dirty business? If so——.

22 Carat "Cod."

Sir Henry Ballantyne needn't fear to die. He will get into either place on his nerve alone. He told a meeting at Peebles that "manufacturers were not so unpatriotic as many thought them to be." His own firm, for instance. The Government issued wool to manufacturers and paid them all the same price to convert it into finished articles. Though the best equipped mills could do it cheaper, "they could not help themselves but were forced to accept profits which they did not want"! We will not spoil this gem by comment. But after this cool confession, we can quite believe Sir Henry refuses ice-cream because it burns his mouth!

Robinson Recants.

A few weeks ago we "candidly communicated" with Councillor Robinson of Lanchester, Co. Durham, for having insulted ex-Service-men, by remarking that he "put his fingers to his nose to khaki." The result of our reprimand was that the Councillor apologised on four occasions, but the local ex-Service-men were not satisfied. A meeting of residents, ex-Service and others, unanimously demanded his resignation from the Council as not being a fit and proper person. We agree.

Contemptible Parsimony.

One of the few surviving veterans of the first China War, Mr. John Bubeer, a naval pensioner, died recently at Brixham at the age of 101 years. Local efforts were directed towards obtaining for this fine old sailor a naval funeral, but the application made to the Admiralty to this end was "turned down" on the plea of economy. We are all against waste, but are convinced that there is scarcely a tax-payer in the country who would have begrudged the expenditure of a few pounds in honour of one of our former defenders.

No Connection.

In our issue of February 12th we addressed a Candid Communication to a ruffian named John Gibbs, who had been convicted of a savage assault upon his sister-in-law, who was in a delicate state of health. We regret that, owing to a printer's error, Gibbs' address was given as 20, Kensal Road, Paddington W., and it is only fair to Mr. L. H. Barrett, who carries on a tobacconist's business at that address, to state that he was in no way connected with the episode. As a matter of fact, Gibbs lived at a common lodging house lower down the road, and was entirely unknown to Mr. Barrett, whose business should be unaffected by so obvious an error.

Mercy! Mercy!

Is it true, as we are told, that one hundred unamnestied men still remain in Dartmoor for military offences? How many of the hundred are there for war crimes arising out of nerve strain—of utter physical inability longer to face without failure the iron discipline of duty in a hell of horror? And is it not time that all punishments were revised and amnesty granted in every case of the kind? One man, who was sentenced to death for four-hours absence from duty after his brother, two brothers-in-law, and a cousin had been killed, and whose sentence was afterwards commuted to 15 years, has already been released. Let us have mercy on the others, too, as we all hope to obtain it.

The More I See of Men ——

James Milne, a cattleman, of East Mains, Auchterhouse, is a male who should be prohibited from having the charge of any dumb creature whatever. He had a dog too old for work, though he still kept it doing its bit while he trained a young one. The animal, only a puppy, three months old, "rather annoyed him," to use the scoundrel's own words. Upon which he seized it by the hind legs and dashed it violently to the ground, injuring it so vilely that its back and legs were paralysed. After kicking it savagely, and failing to make it rise by this means, he procured a heavy broom and cruelly beat the dumb thing, helpless with paralysis. He pleaded guilty! He was fined £3! And how many gallant lads died that this scum might live!

A Tip for Scotland Yard.

Scotland Yard would find their work in tracing stolen dogs simplified if a photograph and a description of the animal were attached to the licence, says a correspondent. We pass on the tip without comment.

Trading on the Disabled.

Stephen Carwardine and Co., Tea Merchants, Bristol, should alter their tactics of business. In introducing a disabled ex-soldier in their employ, householders are given to understand by means of a business card that the firm have "engaged him as Canvasser, and are hoping that you will give him your orders for Tea, Coffee and Cocoa, and thus assist him to gain a livelihood." In other words, his generous employers will cast him off if he doesn't get orders. A more despicable means of exploiting the disabled has not come to our knowledge, and we advise Stephen Carwardine and Co. to revise their cards.

Dewsbury's "Kind" Guardians.

Unemployment is rife at Dewsbury, as elsewhere, and therefore the Board of Guardians decided to have some road work done. For 44 hours a week of this real "hard labour" they offered wages ranging from 17s. 6d.—about 4¾d. an hour—for a single man to 40s. for a man with a wife and one child, and an extra 10s. for each additional child. They are now indignant that only seven men have accepted their munificence, and declare "our kindness has been thrown in our face." What we should like to know is the amount paid in salaries to the Board's officials—and if these have been increased of late.

100 Per Cent. Cheek.

An ex-Soldier was recently reduced to selling packets of note-paper, consisting of 5 sheets and 5 envelopes, price 1d. He obtained his stock from some "agency" which supplies street sellers, and took little notice of the nature of the goods. The envelopes containing the articles were illustrated in various colours. A prospective customer, more from sympathy than need for notepaper, turned them over to choose. The one he picked bore a picture of a couple of German aeroplanes flying triumphantly amid bursting shells, while immediately beneath was a British machine which they had bombed, crashing headlong in flames to the earth! And this was being hawked in a British street by a British ex-soldier for lack of work!

Scrapped at 60.

Mr. James Moore was for 16 years lay reader at the Cathedral Church, Sheffield; then a new parish was proposed, and Mr. Moore was asked to act as lay minister. For 25 years this gentleman toiled at ill-paid and ill-appreciated work, but when the parish was legally formed, a fledgeling curate was brought in and the white-haired, kindly old shepherd was sacked. Even the Church of England, industrialised into a business concern, recognised that the faithful old servant was their creditor, and a subscription list aspiring to a modest £250 to "set him up in a small business" was started. Signed by the Archdeacon, and blessed by the Bishop, the fund crawled up to £93 5s.—and then died! The last seen of this old man, bled white by a rich Church, was his pathetic figure, in a Labour Exchange queue, seeking a job. At 60!

Pictures.

Like to see the pictures? One shows Philip Grant, of Clerkenwell, in the Army since 1914, lying dead on Hampstead Heath with poison by his side and many refused applications for work, also a ha'penny, in his pocket. Another shows women going milk rounds, women in large provision stores, married women with husbands in good positions in offices, women conductors on buses, well-pensioned civilians taken on in good jobs—and thousands of ex-Soldiers with families unemployed and starving!

Dog in the Manger.

There does not appear to be a "house shortage" in Otley, Yorks, as so far there are only 40 applicants for the 210 new houses arranged for by the local scheme. Knowing this, a Leeds man—who had to give up his home early in the War, when he went to fight, and hasn't been able to get another for love or money—sent in an application, which elicited a haughty reply from the Town Clerk of Otley, one Mr. C. J. F. Atkinson, expressing surprise that he should be "bold enough to apply for one of the houses provided by this Council . . . not for the general public, but for the large number of people in this town who are short of accommodation." Surely these Otley folk don't want five houses a-piece. It seems a typical instance of "dog in the manger" policy.

"Exploited Warriors."

We are glad to have an assurance from Messrs. Hugo Lang & Co., of the Art Repositories, Liverpool, that they are in no way responsible for supplying disabled heroes with German picture postcards to hawk from door to door. As the firm explain, the cards in question were part of a job lot they disposed of a long time ago at wholesale rates, and they had no knowledge whatever of the use to which they were ultimately to be put. This might be all right as far as Messrs. Lang & Co. are concerned, but it remains a scandal that men with excellent records of Army Service should be compelled to scrape a livelihood by peddling the wares of our late enemies. "Gratitude" is not spelt this way.

Making Labour Unrest.

It is a truism that a man cannot serve two masters. But the members of the Dock, Wharf and Riverside Union are expected to do so, if we can judge from a case which has been brought to our notice. Three men were employed on a crane at Poplar by the Aberdeen Steam Navigation Company and agreed to do a twelve-hour stretch from midnight on 21st Feb. As they were starting, a Union official ordered them to finish at 7 a.m. The management, not unnaturally, told them to carry on and disregard the order. The men did so, and now they have been summoned before the Union to give an explanation! They were between the Devil and the deep blue sea—if they had disobeyed the firm they would have lost their jobs, and they may lose them because they disobeyed the Union!

The Kiddies' Day.

Tuesdays are now red letter days for kiddies. They don't worry their mothers; they don't ask you awkward questions while you are constructing "Bullets." Why? The *Children's Zoo Pictorial*, their own picture paper, comes out on Tuesdays, price twopence.

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THE CHILD MARTYRS OF BRITAIN.

LAWS THAT TEND TO ENCOURAGE BRUTALITY AND VIOLENCE.

By W. Charles Pilley, *Assistant Editor.*

THE feelings of the public were deeply stirred last week by the newspaper reports of a case at Glasgow in which a step-mother had been prosecuted for shocking cruelty to her husband's children. The details were such as to revolt the most sluggish imagination. This wretched woman, Mrs. Mary Alice O'Kane, although only twenty-three years of age, had apparently developed that worst of vices which delights in the infliction of torture upon sentient beings, and, brought into daily contact with the children of her husband by a former wife, had subjected them to every species of ill-treatment that her diabolical ingenuity could suggest. One poor mite had been immersed alternately in cold and boiling water, and was subsequently admitted to the Royal Glasgow Infirmary in an almost dying condition. The other children had been continually beaten—not with any common instrument of punishment, but with nail-studded pieces of wood, metal bitted straps, and the kitchen poker. The sum total of injuries was too shocking for description; ultimately two of the children, aged four and six years respectively, died in the Infirmary. Facing this terrible indictment, Mrs. O'Kane pleaded guilty. She was sentenced to two years' hard labour.

Inadequate Punishment.

Two years' hard labour! A man may receive as much for embezzling a few pounds of his employer's money, or for almost any other of those numerous offences against property that figure so largely upon the Statute Book. Yet no blame attached to the Glasgow Sheriff for the grotesque inadequacy of the punishment meted out to this fiend in human guise. For in such cases the law limits the punishment to two years' rigorous imprisonment. We may wonder why, in the circumstances, no charge of manslaughter was preferred, two of the children having succumbed to their injuries; but, the police having once decided that Mrs. O'Kane should be charged only with the "neglect and ill-treatment" of her stepchildren, it was beyond the power of the sternest Judge to exceed the maximum penalty provided by Act of Parliament. It comes to this: a helpless child can be starved and beaten, exposed to cruel and continuous violence, subjected to every refinement of torture, but unless the circumstances are such as to justify an indictment for felony, two years' imprisonment at the most will be held to expiate the crime. A blow struck in anger may mean a long term of penal servitude. The forger, the thief, the fraudulent company promoter, may languish for years in gaol. But the inhuman wretch who batters God's image from the form and features of an innocent child has nothing more than two years' imprisonment to fear from the outraged majesty of the Law.

Misplaced Clemency.

Even this moderate penalty is seldom inflicted. Most cases of child cruelty are dealt with summarily by the magistrates, who have no power to award punishment beyond the limited term of six months. As a result, the gravest anomalies have arisen. For instance, six months' hard labour was the heaviest punishment the Rochdale Magistrates were able to inflict in a case in which it was proved that a father, neither mad nor drunk as far as the evidence showed, had deliberately flung a tiny baby on to an open fire. At Nottingham not many weeks ago a four-year-old girl was discovered by neighbours lashed to the bed-rail in such a way that her feet could scarcely touch the ground, bleeding in the face and forehead and in such a state of exhaustion that hospital treatment was urgently required. This abominable "punishment" had apparently been devised by a heartless mother as a corrective for certain childish faults. So terribly had the poor mite been injured that her little body was a mass of wounds and bruises, nearly all freshly inflicted. Again the magistrates awarded the ridiculous "maximum penalty" prescribed by law upon summary conviction of cruelty. Husband and wife shared the blame. Six months and they will be free! The law sadly hampers the efforts of the N.S.P.C.C. At Willesden recently a father who deliberately seared a child's flesh with a hot poker "to teach it not to play with the fire" escaped with four months' imprisonment. A similar trifling penalty was lately inflicted upon a woman at Bethnal Green who had "maliciously wounded" her eleven-year-old step-daughter by lacerating her right arm with a table knife. Occasionally, magistrates are grossly at fault in failing to make proper use even of the mild terrors of the existing law. Thus at Colne, last month, a father who had dragged his little daughter out of bed in the morning, tied her up by her hair and thrashed her with a dog-whip till she screamed for mercy, was released on payment of a £2 fine. At Egham, a few weeks before, a man and woman who had shut up a cripple boy for months in a single room, deprived of his clothes for the greater part of the time, were punished with seven days' imprisonment. Such travesties of justice are a reproach to our boasted civilisation.

The Demand for Justice.

Not that the public condones cruelty or willingly tolerates its too lenient punishment. The law should provide that in all serious cases of cruelty prisoners should be sent before a Court armed with the authority to award exemplary penalties. Finally, means should exist for taking children permanently out of the custody of those by whom they have been ill-treated or abused. The matter is one in which prevailing law and custom lags far behind the civilised, not to speak of the Christian, code.

AUTHORS BEWARE

AN UNPUBLISHED NOVEL AND A PUBLISHER'S FEE.

Our recent exposure of H. J. Drane, the publisher, of Farringdon Street, has brought us several further complaints, and the following case, in particular, is worthy of special mention. Answering one of Drane's advertisements last July, an Ilford reader received a polite request for "MS. of poetry, fiction or travel," and, in due course, submitted a completed novel. Acknowledging this at once, Drane agreed to publish it forthwith as a "popular six-shilling book," provided the author would be willing to contribute one half of the cost of publication, sharing equally in the proceeds of the sales. Inquiring as to what this offer actually meant in plain English, our reader received the information that the cost of publishing the first edition of 1,000 copies would be £150, of which sum he must be prepared to pay £75. He accepted these terms, and a contract was duly drawn up and signed, £75 being paid, Drane agreeing to have the work of publication finished in twelve weeks. From the moment that the money changed hands, however, delay became the order of the day. Covering his delinquencies with the aid of an unlimited variety of excuses, Drane has led the waiting author to believe that his novel would very soon be on sale, but we have our doubts. The MS. *may* be in the hands of the printer, or it may be still on Drane's table, collecting dust, while the enterprising publisher is collecting still more Treasury notes. It should be somebody's business to stop Drane's deep little game altogether. We have done our part, as readers of our previous criticisms of this specious little device will readily acknowledge.

WESTAWAY'S WONDERS.

INVENTIONS AT WHICH IMAGINATION BOGGLES.

If the words of James Clifton Westaway, "Inventor, Physicist, Aeronautical Engineer," are to be credited, patrons of Brighton, some time this year, are to be provided with a prodigious entertainment. We ought to add that its fulfilment depends upon Mr. Westaway's success in floating a company to run it. He should have small difficulty in this regard, in view of the astonishing attractions he undertakes to provide. "These include mechanical means and devices for walking on water—with fin shoes, water-cycles, electric water telescopes, fish traps, life saving apparatus, etc." The Carnival is to be held "at the Aquadrome, now being built in front of the Jetty at the end of the Central Pier, and on the sea." We have been to Brighton many times, but have hitherto failed to notice the Central Pier. We shall certainly be on the spot to see the promised "display of fancy swimming (walking on the sea, etc.) by Ladies," and shall be deeply interested in the "Westaway Combination 'Arriving' chairs for sitting, dining, and sleeping on." We note that "Mr. Westaway will offer a few Prizes for Ladies who cross by swimming or walking on the sea from Folkestone to Calais . . . Ladies who cannot get across in daylight will be allowed to 'anchor' through the night and will be given a Westaway signal-staff pole with electric light at the top. It is intended to fit a wireless telephone to the signal staff." With such an array of prodigious devices, surely Mr. Westaway will have no difficulty in floating his company. We wonder whether he has considered the exploitation of the sea-serpent.

COUNSEL IN A HURRY.

THE URGENT NEED FOR A PUBLIC DEFENDER.

On Christmas Eve last, a man was released from gaol after serving two months' imprisonment for the alleged offence of "keeping a betting-house." From the first, he vigorously protested his innocence, and insisted on a trial by jury. He admitted that he had done a little betting in the street, but he declared that he had never taken a bet at his house. When the case came on at the London Sessions, defendant's eminent Treasury Counsel who represented him seemed to be in a desperate hurry, suggesting that his client had better plead guilty, as he might then be let off with a fine instead of imprisonment. Before the client could adequately express his indignation at the suggestion, his name was called and he found himself in the dock. He then witnessed what amounted to nothing more or less than a secret conference between his own Counsel, the prosecuting barrister, and the Judge. His emphatic refusal to plead guilty appeared to excite the anger of his learned representative, who warned him that he was likely to be sent to prison, and afterwards to be prosecuted for perjury. After the first witness, a policeman, had given evidence, the eminent Treasury Counsel again audibly advised his client to plead guilty, causing the solicitor to voice a protest against such pressure being put upon his client when in the box, and to ask Counsel to return his brief and apply for an adjournment. This was refused; the case proceeded, and, against the weight of evidence the man was sentenced to two months. Such methods are obnoxious to the sentiments of all decent Englishmen.

CALLOUS CRUELTY.

PIGS TORTURED IN TRANSIT.

Every day brings to light some sickening tale of cruelty to defenceless animals, wrought either deliberately or from sheer, callous carelessness and want of thought. The latter was adjudged to be responsible for a peculiarly revolting case, whereby a number of fine pigs were cruelly tortured during transit by rail from Basingstoke to Kingston-on-Thames. The drover who handed them over in prime condition to Jesse Swift, a railwayman at Basingstoke, pointed out that there was no sawdust, but only a lot of lime, in the truck they were to travel in, and received the curt reply, "I've no sawdust, and they must take their chance." Thereupon, having thrown in a scanty bit of litter, and without troubling to ascertain whether the lime was slaked or unslaked, Swift hustled the poor brutes into what proved to be a veritable torture chamber, for they arrived at their destination most horribly burned on their bellies, legs, haunches and feet—in fact, "wherever their bodies had touched the floor of the truck." Try to imagine the agony they had to endure through those hours of hell! The amazing thing is that Mr. W. Negus and the other Magistrates, before whom the case was rightly brought by the R.S.P.C.A., were equally divided in opinion, and so dismissed the summons! Such magisterial decisions make one despair of ever attaining adequate protection for defenceless creatures.

THE "JOHN BULL" PUZZLE.

THE SOLUTION AND THE PRIZE-WINNERS.

The most popular puzzle of its kind has been solved, and one of the keenest competitions of modern times has come to an end. The thousands of entries have been carefully examined, and the Judges' task has been completed. We give below the list of ten competitors whose correct solutions were the first received, as well as a reproduction in miniature of the key solution, which was locked in a JOHN BULL safe until the closing date of the competition (March 4th):—

THE CORRECT SOLUTION

First Prize: £300.—JOHN C. BENT, 33, Cromwell Road, Wimbledon, S.W.19.
Second Prize: £100.—PERCY E. EVANS, 91, Birkbeck Road, Tottenham, N.17.
Third Prize: £50.—W. BISSENDEN, 71, Denbigh Road, East Ham, E.6.
Fourth Prize: £15.—(Mrs.) LOUISA WOOD, 7, Frank Street, Newport, Mon.
Fifth Prize: £10.—TREVOR A. STUBBS, High Street, Cosham, near Portsmouth.
FIVE PRIZES OF £5 EACH:—
F. J. TUCKER, Central Hotel, Torquay, Devon.
J. H. DEAL, 3, Dornton Road, Balham, S.W.17.
JAMES W. KENT, North Surrey School, Anerley.
HAROLD DOLE, 4, Tower House, Candover St., W.1.
GEORGE F. ANDERSON, 63, Fenwick Rd., Peckham, S.E.15.

Cheques for the above amounts have been forwarded to all the winners, whom we heartily congratulate on their success. An outstanding feature of the Competition was the amazing ingenuity of large numbers of our readers, which enabled them to send in many alternative solutions.

MARTYRING THE MAJOR.

SOLICITOR'S CLERK CLAIMS JUSTICE.

After serving in three continents, Major B. C. Evans, of Cheadle, sought and obtained from the Appointments Department of the Ministry of Labour in Nottingham a maintenance grant of £50 a year; £24 for his child; £80 stamp duty on Articles in view of his becoming a solicitor; and £25 fees for the final examination. Before joining the Army he was for 16 years a solicitor's clerk, and on the strength of these grants he entered the office of Mr. Cecil W. Bell, a solicitor, in Bourne, Lincolnshire, but did not get articled. He worked, however, on a small salary, but was compelled to leave Mr. Bell on account of the high prices charged for rooms. Having left Bourne, Major Evans proceeded to Cheadle, where he became clerk to Messrs. Blagg, Son and Masefield on terms similar to his employment with Mr. Bell. Again he did not enter into Articles, as he was not then exempted from the preliminary examination which is the condition precedent, although he was endeavouring to obtain exemption, and was so sure of being able to do so that he went so far as to advise the authorities at Nottingham that the same was granted, but with no intention of misleading them. He subsequently obtained the leave of the Master of the Rolls to proceed to Articles forthwith on condition that he passed the remainder of the preliminary examination within the next 12 months, and Articles with Messrs. Blagg, Son and Masefield were accordingly prepared for signature. At this point, however, the District Director of the Minister of Labour in Nottingham bobbed up to inquire whether Major Evans had obtained exemption from the preliminary examination; why he did not enter into Articles with Mr. Bell at Bourne; whether he was now articled to Messrs. Blagg, Son and Masefield; if not, how was he employed and how much did he get; and "on what authority he left his former trainor." In reply, he gave the explanations already made, but the Interviewing Committee not only took away his grants without another word, but also demanded £19 2s. 1d. overpayment arising out of the cancellation. He has appealed to Mr. Lloyd George, but without avail. To us the matter appears an exhibition of cruel ingratitude.

PRINTER'S PIE.

(Half-a-crown is paid to the sender of each item published. Envelopes must be marked "Pie.")

"BOYS' REALM":—"He . . . . SILENTLY held out a hand to Jim Stephens, WITH THE REMARK: 'Doctor first—then me!'"

"UNION JACK LIBRARY":—"Immediately there came some INTANGIBLE EXPRESSION in his EARS."

"BOYS' FRIEND":—"Ted Martin's voice RANG OUT in an EXCITED WHISPER."

"THOMSON'S WEEKLY NEWS":—"He POINTED THE REVOLVER AT HIS OWN HEAD. There was another report, and the man fell bleeding from A WOUND ABOVE THE HEART."

"LEIGHTON BUZZARD OBSERVER":—"Every MAN was a SISTER to every woman in the world."

"ILFRACOMBE CHRONICLE" (advertisement):—"KEEPS a long time IF YOU DON'T USE IT."

"POULTRY JOURNAL" (advertisement testimonial):—"The COCKERELS which I have sold to neighbours ARE SURPRISED AT THEIR SIZE AND CONDITION."

"DONCASTER GAZETTE" (advertisement):—"Holeproof Trousers, LAST TWO DAYS."

"DAILY MAIL:—"The helicopter . . . is stated to have accomplished eight SUCCESSFUL FLIGHTS . . . rising, at the last trial, to a HEIGHT OF 18 FT."

"YOUNG BRITAIN":—"Turn a BLIND EAR to him!"

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EMIGRATING TO RUIN.

THE PLAIN TRUTH ON A QUESTION OF VITAL IMPERIAL CONCERN.

NO more ill-advised pronouncement has recently been made by any Minister of the Crown than that in which Mr. Lloyd George not long ago recommended emigration to the Overseas Dominions as a remedy for the evil of unemployment. Such a statement, uttered without qualification and garnished with the Prime Minister's familiar flowers of rhetoric, was eminently calculated to mislead the public on a matter of vital importance, and in the interests of ex-soldiers and others who may contemplate breaking-up their homes in this country and trying their fortunes abroad, it is important that the plain unvarnished truth should be told. Long before the war this journal was prominent in exposing the Great Emigration Lie, on the faith of which thousands of sturdy Britishers had been tempted to embark health and savings upon new and untried enterprises in distant lands. The same danger is present to-day. That certain classes of immigrants are welcomed in the Dominions goes without saying, and it is not denied that in certain cases attractive prospects exist; but the idea of our Overseas Empire as a universal El Dorado is as false as ever it was, as too many heroes of the war have already discovered to their undoing. The Prime Minister should have paused before lending colour to an illusion of this kind.

FACTS *v.* FICTION.

Several months ago attention was directed in these columns to the case of an ex-soldier who, having emigrated to Australia at the express instigation of the Agent-General for Queensland, or some careless official in his department, found himself completely stranded, unable to find employment, and compelled to expend his scanty savings to keep body and soul together until he could get back to England. This was not an isolated case. The same kind of thing is happening to-day. On the faith of promises held out to him by the Overseas Settlement Committee of the Colonial Office, an ex-Service man, Mr. F. H. Masters, of Walworth, S.E., sold up his home and emigrated with his family to Canada. For a man with a wife and two young children the enterprise was a bold one, and it is certain that Masters would never have made up his mind to do it but for the definite assurance given him at the offices of the Overseas Settlement Committee that on the other side of the Atlantic there were plenty of "good jobs." This intimation had, in fact, been posted at the local Labour Exchange to which Masters had made many fruitless applications for employment. Alas! cruel disillusionment awaited the hardy adventurer. On arriving at Quebec his hopes were dashed by the spectacle of large numbers of unemployed parading in idleness, and it soon became evident that the responsible authorities in London had been hopelessly out of touch with Canadian labour conditions.

THE "GOLDEN WEST."

After a weary and futile search for employment, Masters used his Army gratuity to send the wife and kiddies back to England and then commenced a search for a livelihood that extended as far West as Vancouver. Not only was there no employment in this city but the number of out-of-works was returned at 5,000. At that time conditions were better in the United Kingdom than in the "Golden West." Masters had been tricked and deceived by official misrepresentations that were a disgrace to the Colonial Office. Finally, he had to spend the remnant of his savings and the proceeds of the sale of his home in order to get back to London, finding that in his absence Mrs. Masters had been compelled to seek the help of the Poor Law Guardians. The poor fellow's experience affords an up-to-date instance of the Great Emigration Lie. Even if such cases were infrequent they would point to gross negligence on the part of the Overseas Settlement Committee. But they are common. Not long ago the Leader of the Opposition in the Queensland Legislative Assembly protested most emphatically against the "alluring character" of the promises officially held out to intending emigrants to Australia, and from time to time similar warnings have appeared in the Commonwealth Press. Meanwhile cases like that mentioned above can be readily paralleled from the Southern Dominion. Among ex-Service immigrants arriving recently at Sydney was a sturdy Scotsman who, after several years of Army service, was determined to try his fortunes overseas. The good fellow had been sent out under official auspices, and was no doubt filled with the highest hopes as to the prospects of advancement in a new country. But on arrival he found that not the slightest preparation had been made for his reception, there being no employment available and none rewarding the most diligent search. Only with the greatest difficulty could the immigrant find temporary shelter for his little family. The search for work was heartbreaking. Speedily it was borne in upon the poor fellow's mind that he had been the victim of a cruel deception, none the less galling from the fact that its authors were highly-paid officials, whose business it was to make themselves acquainted with the actual conditions prevailing overseas. Similar instances abound. Among those recently brought to our notice is that of an ex-officer of the Durham Light Infantry, who, after a desperate search, was lucky enough to obtain a job as a farm labourer at a moment when the sum of his worldly wealth was reduced to 4d. There appears to be an entire lack of co-ordination between the Dominion authorities and the Overseas Settlement Office in London, the common experience of immigrants being that there are no arrangements whatever for their reception on the other side or for putting them in touch with such employment as may be available for those hailing from the Motherland.

THE BUSINESS WAY.

It is to be hoped that the whole matter will come up for discussion at the forthcoming Imperial Conference in London. What is needed is a comprehensive organisation based upon close mutual correspondence between the Imperial Government and the Dominions Overseas so that immigration, instead of being the haphazard business it is at present, might be carried out upon a systematic and intelligent plan. It ought not to be difficult to gauge the requirements of the Dominions in respect of "manpower," while it is certain that a little foresight and common-sense would avert such disasters as have too often occurred in the past. There is a splendid opportunity here for the new Colonial Secretary to add fresh laurels to his fame.

WHILE SOLDIERS STARVE.

TOWN COUNCIL APPOINT WOMEN.

Scarborough Town Council have just approved of the formation of a Correspondence Department, and hearing that there was a proposal to fill the new posts by girls, a deputation of ex-Service men waited on the City Fathers. The men stated that they could not get work of any kind, and rather than starve, many of them would willingly accept the somewhat low wages offered. As to their suitability for the work, a typical case was quoted of a clerk who could write 130 words a minute in shorthand, and type at the rate of 80 words a minute. The chief rejoinder to this very reasonable and pathetic presentation of the men's case was made by a Councillor Malton, whose argument was two-fold, namely, that the Council had agreed on the appointment of girls at a Committee meeting, and also that this arrangement would be more economical in the long run. When the Huns bombarded Scarborough, the worthy Councillors cheered the men who helped to stop that sort of thing, but to-day their memories are as short as their ears are long. Otherwise they would perceive, without a surgical operation, the injustice of their present cold-blooded attitude.

FOR ST. GEORGE AND ENGLAND.

WHO WILL CARRY ON OUR GLORIOUS TRADITIONS?

The boys of Britain's bull-dog breed have not died out, and heaven forefend that they will ever become watered down into poltroons. Our "Old Contemptibles" in France proved themselves demi-gods, and the Territorials demonstrated that they were little less. Lord French, when he was in supreme command of our forces in France, was moved to declare that his "Glorious Territorial Soldiers" stood between our nation and disaster. The war weakened, if it did not almost entirely wreck, our Territorial Force, and now the necessity has arisen to re-establish that glorious body of ever-living traditions. A recruiting rally has recently been held, and many men have as a result been enrolled, but more and more will be required before the ranks are fully established again. Come on, you young ones of the bull-dog breed! Get into Territorial khaki and tread proudly with your chins up when you walk out in it. The Empire depends upon you as it depended upon the gallant fellows of the force who fought through the war. Make up your mind to don the uniform of honour, and let your cry be: "For St. George and England!" Your country wants you; do not hang back.

A REMARKABLE RECORD.

THREE "BULLETS"—THREE "BULLS"

If any proof of the absolute fairness of our system of adjudication with respect to the "Bullets" Competition had been wanting, it has been provided by the achievement of Mr. T. O. Jones, of 22, Syren Street, Kirkdale, Liverpool, the winner of the first prize of £1,000 in "Bullets" Competition No. 403. Close followers of the competition will probably say there is a mistake here—that the prize referred to was won by a Mr. R. H. Kearly, of 26, Springwell Road, Orrell, Bootle; and, nominally, they will be correct. But on this occasion, Mr. Jones competed in the name of his friend, Mr. Kearly. His reason is perhaps understandable; but, in view of the system of selection which we work on, was utterly unnecessary. Mr. Jones had already won the first prize of £1,000 in Competition No. 298, a similar prize of £250 in Competition No. 267 and apparently he feared that the use of his own name after such substantial successes might prejudice his chances in further attempts. Had Mr. Jones competed in the name of either Brown, Smith, or Robinson, the prize would have come inevitably to him, for in that particular week his effort was outstandingly the best.

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CANDID COMMUNICATIONS.

This space is devoted to Open Letters to Celebrities, Notorieties, and, occasionally, Nonentities.

To Capt. Gee, V.C., M.P., House of Commons.

MY GALLANT FRIEND,—I take a special delight in tendering you my sincere congratulations upon your splendid victory at Woolwich—for you will be the last to deny that I played a somewhat effective part in bringing that victory about. You have saved a great industrial constituency from what would have been an indelible stigma had it returned a pestiferous pacifist to the House of Commons. And, after all, you are essentially qualified for the post of Will Crooks' successor. One word of advice, however. Do not let any Party claim you. Remember that the Coalition treated you during the campaign with studied indifference, and do not be misled by their cheers. Politics, you will find, is a funny game, such as a simple-minded V.C. will find it hard to understand. When in doubt, follow the Independent group. JOHN BULL.

To the Rt. Hon. the Earl of Carlisle.

DEAR EARL,—I do really think you should take more water with it. What a shocking example you set to the House of Lords! I have often wondered what is the exact meaning of the phrase "as drunk as a lord." Now I think I know. It means being as drunk as you; that is to say, so merry and bright as to kick your silk hat about Burlington Gardens with the enthusiasm of a centre forward trying a goal in a football match. Don't do it again, dear lord—don't do it again, or probably 20s. and costs won't cover the expenses.

JOHN BULL.

To Sir Robert Horne, K.C., M.P., President of the Board of rade.

SIR,—It is a sensible procedure to place at the disposal of British merchants and traders certain facilities and information more easily obtainable by a Government Department than by private investigation, but is it vitally necessary to boom the goods of Germany and Austria? If, in spite of all the vows of ostracism by the public and threats of boycott by Ministers, there should still be found firms to import, and purchasers to buy, the blood-stained products of the Huns, your free advertisement and "comprehensive index of catalogues, covering a wide range of industries," is a piece of generosity which our Allies will not appreciate, and only confirm the Hun in secretly regarding us as a nation of fools. At any rate, you might at least refrain from using these catalogues as window-dressing.

JOHN BULL.

To Dr. W. H. Turton, Barlborough House, Heanor, Derbyshire.

DEAR DOCTOR,—It was mentioned at a recent dinner that you had lately grafted skin from yourself to the leg of a boy who had been kicked by a horse. You also admitted to a reporter that you had grafted pieces of your skin to three or four of your other patients. No wonder General Seely said you deserved the V.C., for your heroism is no less real because it hides behind your temperamental modesty. You are a credit to your profession, and those whom you have saved will have good reason for keeping your name in honoured remembrance.

JOHN BULL.

To J. E. Mace, Esq., J.P., Tenterden.

DEAR PUSSYFOOT,—When refusing an application by a local publican for permission to open his premises from 10 a.m. to 6 p.m. on the occasion of a meet of beagles, you were reminded that a similar application by another publican had been granted the previous week. This, of course, bore no weight with you at all. You virtuously expressed the wish that you had been there to oppose it. Moreover, you asserted that you "objected to hunting." Now, sir, your office is to administer justice, and not to air, and act on, your private prejudices. Really the fantastic tricks of some of the gentlemen "drest in a little brief authority" are enough to make the angels weep—and thirsty sportsmen cuss!

JOHN BULL.

To W. B. Danby, Esq., Justice of the Peace, Lincoln.

SIR,—In the course of a case in which a bus conductor, gassed in the Army, had yielded to the temptation of retaining a purse and contents which a passenger had found in the bus and handed to him you put a question which has not unnaturally aroused adverse comment in Lincoln. "How is it," you asked the defending advocate, "that a man who is earning good money should also be given a pension?" Surely the obvious answer is that an ex-soldier, crocked or crippled in the war, is entitled to his pension because he has earned it by sacrifice and suffering, and that what he is able to earn supplementary to it "has nothing to do with the case." I am not aware whether you were able to go out and do your bit in the Great War, but I gather not; if you had been wounded, or gassed, or nerve-wrecked you would take a very different view. JOHN BULL.

To Mr. J. M. Willoughby, late Boro' Collector, Buxton.

DEAR SIR,—Honour where honour is due is my motto, and I feel that it is up to me to congratulate you on having relinquished your recent appointment as Clerk to the Buxton Cavendish Schools, you having realised that the multiplicity of offices you already hold scarcely justified you in accepting a post which an ex-Service man might fill with advantage to himself and without injury to you. My Open Letter to you in my issue of the 26th ult. may have influenced you in your final decision, but I am quite willing that you should take full credit to yourself for your afterthought.

JOHN BULL.

To Sir Rowland Hodge, Sevenoaks, Kent.

DEAR SIR ROWLAND,—I have had a rather long time to wait for an explanation of the high distinction conferred upon you in the New Year's Honours' List. As far as I could remember, at the time your only title to fame was that during the war you were convicted of food-hoarding, and with your wife fined £600. In the ordinary way, I suppose this would have put the bar up on a baronetcy. But the Prime Minister now tells us that the circumstances were exceptional and that you were extremely popular in the district where you over-stocked your larder. I conclude, therefore, that in leaving the neighbourhood you have been actuated solely by considerations of health. If your appetite holds you will swiftly improve.

JOHN BULL.

To the Hon. R. Erskine, Chairman, Scottish National League.

DEAR SCOT,—At the inaugural meeting of the London Branch of your League you are reported to have said, "Fellow countrymen in a strange land, I do not trust the English Government, as I know their lying, thieving ways. We want to live at peace with England just as with other foreign nations," and then you called for Scottish independence. I think, however, you must have been joking, for wasn't it Dr. Johnson who said that the noblest prospect which a Scotsman ever sees is the high road that leads him to London? At any rate, you know what the option is, if you disagree, but if you do decide to remain in this "foreign land" speak a little more decently of it in future.

JOHN BULL.

In the Barber's Chair - - - - - - - Lord Milner.

'Eigh-O! I don't feel much like work to-day, some'ow. I don't know w'ether it's the weather, or w'ether it's the W'ite 'Orse. P'r'aps it's Spring in the *hair*. On'y another fortnight, an' Spring'll be here . . . Goo' mornin', Sir. . . . *'Air cuttin'?* Yessir. . . . *'An* shavin'? Yessir. . . . *Be very pertic'ler?* Sir, I'm *always* pertic'ler! Even w'en I don't feel right up to the mark, I 'as sich a pride in me prerfesshun thet I overcomes me inclinations, an' gits down to it. I wos jest sayin' to meself w'en you come in thet I wasn't feeling too bright, an' thet it might be Spring in the *hair*. The Spring's a wunnerful time, ain't it, sir? As the poet ses: "In the Spring the young man's fancy Lightly turns to thoughts o' love." I've known the time w'en me thoughts 'ave turned, not lightly, but 'eavily in thet direction. And it ain't on'y the young wot gits it, neether. It 'its the elderly pritty 'ard now an' again. Look at Lord Milner the other day! Let's see, wot's 'e? Sixty-seven, I believe; and 'e wos born in the early Spring. . . . Wot's up, sir? You looked quite pale w'en you come in, an' now you're red as anythink! Is it the 'eat o' the room? I'll start the electric fan. . . . I was jest a-sayin', look at Lord Alfred Milner! At the interestin' age o' sixty-seven 'e goes an' gits 'isself tied up in the bonds o' 'oly matrimony! Wunnerful, ain't it? I tell yer a chap can keep 'isself a bacherler years an' years an' years, but 'is time is bound to come sooner or later if 'e lives long enough. . . . *'Ave I any objection to Lord Milner's marriage?* No, sir; not the smell o' one. 'E can be quite easy on thet score. As a matter o' fack, I congracherlates 'im! 'E deserves a bit of 'appiness, if 'e *'as* waited a long time for it. 'E's bin a good servant to the State, an' I sh'd 'ave liked to send 'im a little we'din' present, if I'd on'y known about it in time. A bottle of 'air restorer might 'ave come in 'andy. . . . No, sir, I ain't sneerin' at 'is thin 'air. I know wot 'e's lorst in thet way 'e's lorst in the interest of 'is country. Or p'r'aps I oughter say in the interest of South Africa, 'cos thet's w'ere the best part of 'is life's work was done. 'E 'ad a long spell out there, didn't 'e? Governor of the Cape o' Good 'Ope from 1897 to 1901, an' Governor o' the Transvaal an' Orange River Colony from 1901 to 1905. And them wos times out there. We wanted a strong man in South Africa in them days, an' we 'ad 'im in Lord Alfred. And his belief in the loyal response which the people living there would make to this generous concession to their natural feelings has certainly proved to be true. But for him, South Africa might have been another Ireland. . . . 'Ow's thet, sir? I'm pleased to 'ear it. . . . Goo'-day, sir. . . . Well, I'm *very* much erbliged, I'm shore, sir! . . . Blest if 'e 'asn't tipped me 'arf a Fisher!

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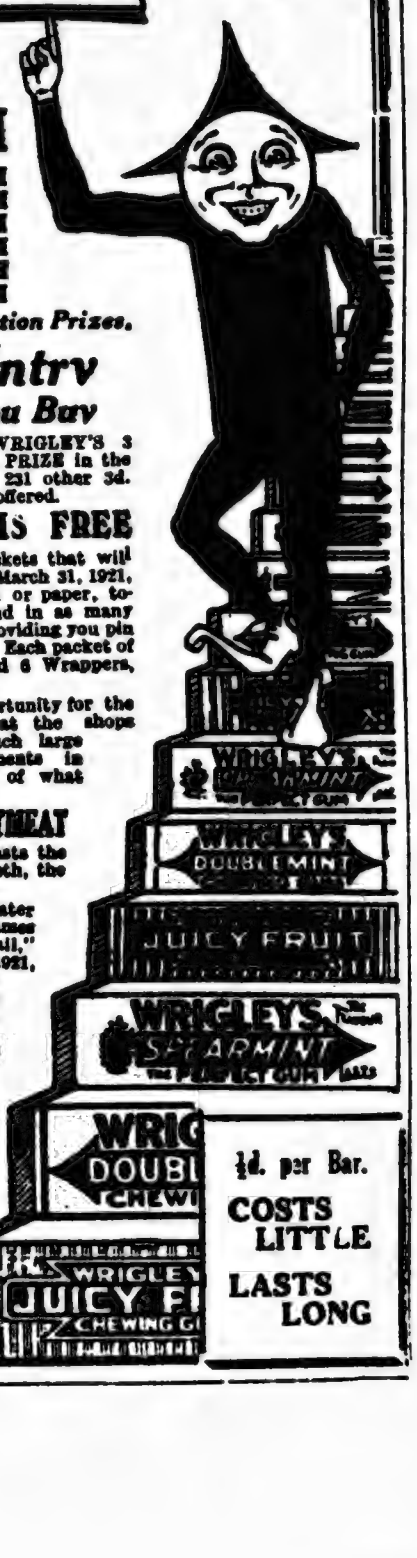
ALFRED G. MAIN, F.L.A.A.,
Public Accountant and Auditor.

MARCH 24 *Last Day!*



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LLOYD GEORGE'S

"Comrade" Ramsay Macdonald on "England's

By THE EDITOR.

THANK Heaven for Woolwich! Germany now knows that even in this home of industrial unrest, fomented into disaffection by one of the most sinister and subtle of Labour "leaders"—and with a long start over his patriotic and gallant opponent—there is no mercy for her. Viewed from every standpoint, the result is amazing. It is the death-knell of Bolshevism, and if Ramsay Macdonald still prosecutes his ambition to be a Member of Parliament, he must migrate either to Southern Ireland or to Berlin—in either of which places he would be sure of a thumping majority. I have no desire, however, to "rub it in" too strongly. I am not actuated by an atom of personal feeling against the man. I recognise his ability and his theoretical knowledge of industrial problems. But these are no days for theorists or bookworms. We are living in an age of grim reality in which economic "isms" and dry formulas are of no earthly use. "Proletariats" and "internationals" are meaningless terms. Mr. Macdonald and his friends must know full well that we are far and away the most democratic country in the world, and that it is only our so-called capitalist system which keeps us from starvation. Let them take a lesson from Russia, where the consuming fires of Bolshevism are devouring the very souls of her people, and then compare their present plight with the stern determination and commonsense of the working men and women of Britain, who, both during the agony of the war and the trials of its aftermath, are maintaining those sturdy traditions which won for our race its premier position in the world. These were the thoughts which surged through my mind as I stood in the midst of that howling crowd at Woolwich, hired and organised for the purpose of insulting one whose proudest boast it is not only to have been the trusted friend of our fighting men, but at all times a champion of the bottom dog. However, let that pass. Woolwich has spoken, and all the hopes and expectations upon which the impudent bluff of the German delegates—meeting on the eve of the poll—was based have been rudely shattered. So let us come to them and consider the situation which has arisen, first through their callous disregard of their Treaty obligations, and, secondly, the weakness and vacillation of the Allies.

Macdonald on "England's Greatest Ruffian."

I confess that the scene filled me with dismay at the depths to which public life could be degraded. No word of personal abuse of Mr. Macdonald had been uttered by me. I had tried him exclusively on his own war record, and if I had in any way libelled or misrepresented him the Law Courts were open to him, whilst there is a special Act of Parliament, of which he could have availed himself, passed with the expressed object of protecting candidates against personal slander during an election. On the other hand, how did Mr. Macdonald speak of me? As quoted elsewhere in this issue, I was described as England's greatest ruffian; I was accused of having amassed huge profits out of the war; I was called a coward because, in face of an angry mob of two thousand hooligans—many of them imported hirelings—the police insisted upon giving me their protection, and old and exploded lies about my lecturing campaign were re-hashed. And Mr. Macdonald's right-hand man, David Kirkwood, circulated atrocious slanders to the effect that the crowd gave me into the hands of the police and called upon them to take my finger prints! Such was the conduct of the man who now endeavoured to explain away the great defeat on the ground that they were the victims of personal calumny at my hands. But if Mr. Macdonald thinks that his methods deceived the workers generally, he is greatly mistaken. Hundreds of letters of protest reached me from all parts of the country, and from all types of workers. Let me give an example: "Sir,—We, as earnest Trade Unionists, desire to protest that a traitor to our class, like Macdonald, should have the temerity to call on the workers of Woolwich to support him in the present election. We have no love for the capitalist and the old Tory hacks. We would rather a thousand times a white man like Gee were returned than that a skunk like the self-styled Labour Leader should creep back into the House he disgraced. He complains of the publicity given to his war record. Is he ashamed of it? and if he is, ought not he to be more ashamed of his pre-war record?—a record that is one long story of double-dealing and secret diplomacy such as he now pretends to abhor. What about the game he played with Lough in West Islington? What about his intrigue to stand as Liberal candidate for Southampton? What about his game with Ponsonby—another Liberal? Worst of all, what about the way he let us down over the Trades Disputes Act? Many of your readers will remember that the Taff Vale decision laid the Unions open to have their funds confiscated for engaging in picketing or other strike action. The Liberal Government, in 1906, introduced a Bill which pretended to amend this state of affairs. In fact, it was so constructed as to be useless, and to still leave us at the mercy of the bosses. Did Macdonald protest? Not a word! He absolutely refused to raise one finger to help those advanced Radicals who fought the dummy Bill. *He wanted Trades Unionism to go under to build the I.L.P. on its ruin.* His action over this ought to be sufficient to damn him in the eyes of all honest Trades Unionists, as it has damned him in the eyes of—CHAS. S. DUNBAR (*Branch Financial Secretary, National Union of Clerks*), F. G. VERNON (*Workers' Union*), S. J. PERRY (*London Mill Sawyers—Established* 1842), G. W. TICEHURST (*United Vehicle Workers*)." However, it is now all over, and I will accept the verdict as defined by Mr. Fenner Brockway—another Macdonaldite—in the *Labour Leader* a few days before the poll: "If Macdonald wins—as I am confident he will—oh, of what immense significance the result will be! Bottomleyism *versus* Macdonaldism, that is the issue—the worst and the best in public life." The modesty and self-righteousness of these Labour "leaders" is appalling! But Briand is

LLOYD GEORGE: "We've had enough of German bluff—
They must *and shall* disgorge!"

BRIAND

E'S CONVERSION.

ngland's Greatest Ruffian"—Bravo, Briand!

HE EDITOR.

here. And every word of the Allies' latest ultimatum—how many more there will yet be, heaven alone knows!—echoes his voice. Indeed it is positively amazing to find Mr. Lloyd George reminding the Germans of their responsibility for the ravages of war; of their evasion of their Treaty obligations; of their hypocrisy as to their financial capacity, and their delays and excuses over the punishment of war criminals. When I and others have raised these questions in Parliament, we have always been told that we must exercise patience, and that there was no ground for doubting the good faith of the Germans. Yet here we have the Premier solemnly declaring that "the German Government have already defaulted in respect of some of the most important provisions of the Treaty of Versailles; delivery for trial of the criminals who have offended against the laws of war, disarmament, and the payment in cash or in kind." And then the delegates were reminded that "the criminals have not yet been tried, let alone punished, although the evidence has been in the hands of the German Government for months; military organisations—some of them open, some clandestine—have been allowed to spring up all over the country—equipped with arms which ought to have been surrendered." And then comes the ultimatum. That it is inspired by the robust spirit of the French Premier there can be no doubt, for much of it is in direct contradiction to Mr. Lloyd George's own recent utterances. I have before me the report, cabled from Paris, of the Inter-Allied Conference lately held there. Listen to this: "Mr. Lloyd George declared he had seldom seen a Conference break up in such harmony. The Conference did not wish to humiliate Germany and would avoid anything likely to offend her." And then came this stern admonition. The Allies had determined upon "a moral penalty"—and what, in the name of goodness, do you think it was?—"the non-admission of Germany to the League of Nations"! That was our Prime Minister's ultimatum a few weeks ago, and, under the influence of "His Master's Voice"—and there is no question that Briand is master of the situation to-day—he now tells the Hun delegates that unless they at once fulfil their Treaty obligations towns on the right bank of the Rhine will be occupied by the Allies, who will seize half of any sums which become payable from their own nationals for German goods, also all duties collected by German custom-houses on the external frontiers of the occupied territories, and, finally, that the Allies would set up "a line of custom-houses to be temporarily established on the Rhine, and at the boundary *têtes des ponts* occupied by the Allied troops; the tariff to be levied on this line, both on the entry and export of goods, to be determined by the Allied High Commission of the Rhine territory in conformity with the instructions of the Allied Governments." Yet only a fortnight ago the Prime Minister made merry at the picture of our collecting German Customs and bringing over shiploads of paper marks, which, he said, would scarcely pay the cost of transport. Let me quote his exact words from the official Parliamentary Report: "You can collect any indemnity you impose, within some sort of reasonable limits, in Germany, but how are you going to transfer it here? This is the sort of loose thinking there has been upon this subject. The hon. gentleman (Mr. Bottomley) says, 'Why do you not go there and collect the customs? Send me there to collect the customs on commission.' Supposing he goes over there to collect the customs. What does he collect? He collects in marks, just as you collect here in the paper money of this country. Whether you are dealing with tobacco, or sugar, or what not, you collect in marks. Who wants them? He would bring here shiploads of German paper, and he would report that there were no liquid assets to distribute. Why? Because they are not convertible. What is the good of collecting at the custom-houses of Germany payment in the currency of the country? Because there is no other currency they have got. If they had other currency they would have none of these difficulties Take railways. It is said, 'Why do you not seize these?' Very well, we seize them. We appoint another—I suppose the seconder of the Amendment (Colonel Claude Lowther)—to go there. He would be in the ticket office. One of them would be an excise man and the other a ticket collector. Just see what happens. A man goes there and says, 'I want a ticket to Frankfort from Berlin.' What does he pay in? He pays in marks. You collect nothing but marks, paper marks. Tell me what you could make of them if we got them all here. They are of no use. Two hundred and thirty of them at the present moment are necessary in order to make £1 sterling, and if you begin to collect like that you would require one shipload to pay the fare of the hon. gentleman home, in marks."

BRIAND: "That's right, my lad; I'm very glad To hear you say so, George!"

Those War Criminals.

Then as to the punishment of the criminals; let us see what, on the same occasion, Mr. Lloyd George said: "There is a great difference between a trial in another country and a trial in your own. The witnesses are not forthcoming. There is the fact that you cannot bring witnesses and confront them, and all that has got to be taken into account." Compare these words with those of the ultimatum: "The German Government have already defaulted in respect of some of the most important provisions of the Treaty of Versailles; delivery for trial of the criminals who have offended against the laws of war, disarmament, and the payment in cash or in kind. The criminals have not yet been tried, let alone punished, although the evidence has been in the hands of the German Government for months!" And the day before the Prime Minister made the apology I have quoted, the Attorney-General, speaking for the Government, had the temerity to say, "Hitherto—at any rate, till the end of last year—it was not possible to say that there had been unreasonable delay"! Put all these statements side by side and ask yourselves if the whole thing hasn't in the past been a game of bluff and make-believe. Thank Heaven, Briand is here.

In giving publicity on this page to views of correspondents, preference will be accorded to brief letters or postcards bearing name and address for publication.

All communications must be marked "P.P." in left-hand corner.

The PEOPLE'S PULPIT

The readers of "JOHN BULL" discuss matters of Public Interest.

Letters and postcards for this page must relate to public, as distinguished from personal, topics.

For short acknowledgments of other letters—selected from our general mail—see "Letter Bag," pages 18 and 19.

Obsolete Laws.

Obsolete war-craft are rightly relegated to the scrap-heap. Why not deal in a similar common-sense manner with a *few* of our obsolete laws, which bear the indelible stamp of hoary antiquity—sometimes of hoary iniquity?—JOHN MACINTYRE, Finnary Morven, Argyleshire.

(*Everything obsolete should be relegated to a museum—more especially the drink restrictions.*)

Canteens Fund Surplus.

The surplus millions accumulated by the Expeditionary Force Canteens might be beneficially utilised in the construction of houses for the occupation of Tommy's wife and family, at a nominal rent or with the option of purchasing same out of income. Not only would this alleviate unemployment, but it would strengthen Tommy's belief that we did "Win the War."—J. D. S. HOWE, Bradfield Road, S.W.

(*One of the many ways in which the Canteens Fund might be utilised.*)

Jurors' Expenses.

Every person chosen to serve on a jury should at least be paid his or her expenses. At the recent Assizes in Newcastle-on-Tyne, one juryman had to travel from Berwick, and was selected for a murder case, which necessitated his staying in the city four days. This is gross injustice, for no man can give of his very best when he is wondering how to meet such expenses!—JOSEPH DUREY, Blyth Street, Seaton Delaval, Northumberland.

(*The juror gets his living expenses and the utmost attention—what more can he claim? He might be in the dock himself some day!*)

Children's Clinics.

Among the L.C.C. schemes for the benefit of children, none is better than the "clinics" established in various parts of London, where children can be attended to for a nominal fee of 3d. for each treatment—for nose and throat trouble, defective eyesight, etc. The fee includes ointments and bandages, while spectacles or glasses are supplied at reduced prices. These clinics are a boon to mothers of large families, and should be used more generally than they are at present.—K. D. MOYNEHAN, Tynemouth Street, Fulham.

(*It is refreshing to be able to praise the L.C.C. for something, in ungrudging terms.*)

Five Guineas is paid to the writer of the most interesting letter. That amount has been sent to Mr. Gasson.

Rising Tide of Rates.

Ratepayers who wish to lighten their burdens must insist on local ratings being kept down to the economic minimum and must stimulate their local bodies to protest vigorously against heavy rate demands being "passed on" by their "overlords," the County Councils and the Government. The average ratepayer's indifference to borough business is largely to blame for high rates. Every ratepayer ought to take a keen interest in local finance and not leave it to a small minority to "run the show."—A. M. NICHOLSON, Harold Street, Walkley, Sheffield.

(*The best way to protest against the rates is to refuse to pay them. But it is often cheaper to pay them off hand.*)

Life's Little Ironies.

Women are helping in the manufacture of medals and decorations for the late war, while thousands of ex-soldiers—who eventually will receive these medals—are walking the streets. Is there anything more ironical than that an ex-soldier should receive "for services rendered" a medal made by a woman who is doing a job he should be doing himself?—G. W. GASSON, Canterbury Road, Colchester.

Payment of M.P.s.

A firm stand should be made against the proposal to increase the salaries of M.P.s. Instead of piling more burdens on to the unhappy taxpayer, I suggest that those members who find their present salary inadequate should appeal for assistance to their constituents who sent them to Parliament. As a taxpayer, I strongly object to having to find money to pay members who don't represent me, but at the same time am quite willing, if necessary, to contribute towards the salary of the man I voted for.—WILLIAM ROUTLEDGE, Russell Gardens, Golder's Green, N.W.11.

(*What chance would an M.P. representing the poorer constituents stand under the suggested system?*)

Taxation Reform.

If the Tariff Reform League is still in existence, a very useful purpose might be served by changing its name and object to "Taxation Reform League," by far the most appropriate under present conditions. In days gone by, it was always difficult for the general public to grasp the real meaning of "Tariff Reform."—T. K. GRAHAM, Edburton Avenue, Brighton.

("*Taxation Reform*" *might mean anything. A reformation is not necessarily an improvement.*)

Enemy Aircraft Guide.

An evening paper recently published a series of aerial photographs of London and its environs which would afford priceless information to a potential enemy. Doubtless our "friends" in Germany have a full set safely filed, but are similar photographs of Germany—or of any other country—as readily obtainable? Is there no Official Department responsible to control the issue of such information?—A. H. WESTFIELD, Elmhurst, Laindon, Essex.

(*It is to be feared that as a nation we have a wonderful genius for repealing our mistakes.*)

Russia's Liabilities.

Russia owes our Government £568,000,000, borrowed for war purposes. Shall Russian Bolshevists be allowed to repudiate it? This sum, if repaid, would reduce the cost of living to all, for it would be sufficient to benefit the British taxpayer to the extent of 15s. 9d. in the £, on the basis of 1d. of tax yielding £3,000,000, according to an estimate by Mr. R. McKenna.—F. L. HARRISON, Blythwood Road, N.4.

(*Let us hope future generations will be repaid the vast loan we made to Russia. Ours will not.*)

Building Trade Dilution.

That the Coalition (with all its faults) can do something good, is proved by its recent decision to ignore the Union, and absorb the 50,000 ex-Service men in the Building Trade. What the Union leaders could *not* see was that by doing this the country would be saved something like two and a half million pounds per annum in out-of-work donation. Work would also be opened out for thousands of builders' labourers, painters, plumbers and carpenters.—A. Cox, Chatsworth Road, Chesterfield.

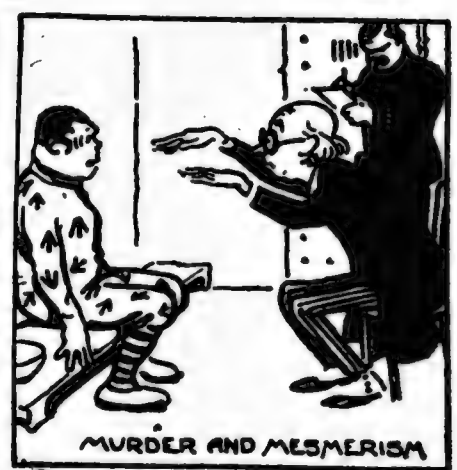
(*Trade Unions remind us of the blind men in the Scriptures, who lead one another into the ditch.*)

"JOHN BULL'S" WEEKLY CINEMA.

His little system's had it's day,
And Woodrow, once "too proud to fight,"
Now takes his solitary way
Into ex-Presidential night.

Macdonald's impudent assault
In ignominious failure ends:
Woolwich atones for many a fault
When Britain's Flag she thus defends.

How human Judges have become
Since women on the jury sat!
By female wiles they're overcome
And feel the sway of a stylish hat!



In mesmerising a suspect,
To get the truth (?) at which they aim,
The prosecution, in effect,
Do not exactly "play the game."

THE ONLY CURE FOR

ASTHMA & BRONCHITIS

PRESCRIBED BY THE MEDICAL PROFESSION.

One of our greatest physicians—an eminent asthma specialist says: "It is unfortunate that the current idea among general practitioners as to asthma is that it is incurable: for there is no distressing and disabling diseased condition more amenable to correct handling than asthma. Every case of uncomplicated asthma, properly handled, will improve, most will get well. . . I have not seen one who, if there were no serious complications, no matter how long the duration of the asthma, could not be cured, ..."

The GREATEST of ENGLAND'S PHYSICIANS have used and prescribed Dr. Hair's Asthma Cure, and Doctors are everywhere prescribing it for their patients, acknowledging its phenomenal success and sound principles.

THE ROYAL PHYSICIAN, Sir Morell Mackenzie,

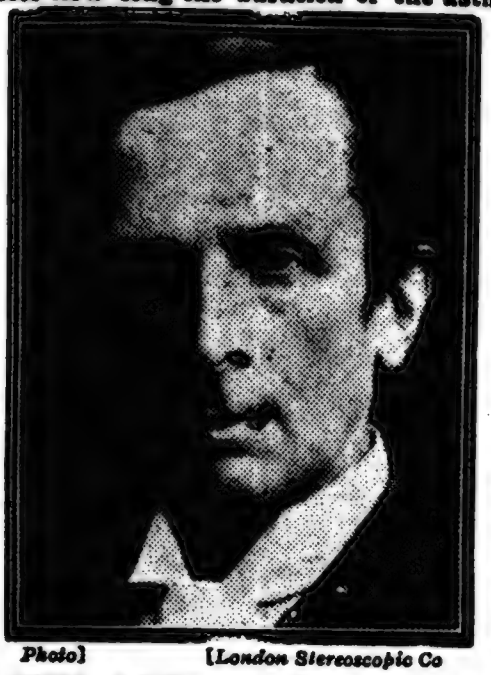
had such experience of Dr. Hair's Asthma Cure as to justify his endorsement of it, as quoted under photograph.

Professor G. J. ALLMAN, M.D., F.R.S., LL.D., Past-President of the Greatest Medical Society in the World, namely, the British Association, being a sufferer, himself used Dr. Hair's Asthma Cure with "marked success."

As Dr. Hair also says, his treatment **"will enable the patient in two or three days to sleep in bed, without suffering, and if the directions are followed, Health, Strength and Flesh will be rapidly restored."**

The Clergy are equally emphatic. The Rev. J. H. Bumstead, Vicar of Hambleton, says: **"Asthma can be cured and Dr. Hair's medicine will cure it."**

The Rev. J. L. Herbert, Rector of Disserth, Llandrindod, describes Dr. Hair's medicine as **"An excellent cure without any ill-effects."**



Photo] [London Stereoscopic Co

THE ROYAL PHYSICIAN
Sir MORELL MACKENZIE who said: "I have known many people benefited by using Dr. Hair's Asthma Cure."

Among countless others who have endorsed Dr. Hair's Treatment are the wife of the Chaplain to

King Edward & Queen Victoria,
Canon Wilkinson, Canon Atkinson,
General Sir H. Anderson, K.C.B.,
General Sykes, Lady Sargent,
General Coode, Lady Perkins,
General Whitlock, Lady Bertie,
General Smart, Lady Miller,
Colonel W. C. McDougall,
Margaret Lady Heytesbury. Baroness Nolli,
The Hon. Mrs. M. E. Butler, etc.

Theirs, and the great testimony of numerous others, proving there is hope of permanent cure for all, is contained in

Dr. HAIR'S FREE TREATISE.
POST FREE FROM ADDRESS BELOW.

The price of Dr. Hair's Asthma and Bronchitis Cure is 5/- Of BOOTS, TAYLORS, TIMOTHY WHITES, and all Chemists. Or direct (postage 9d. extra) of

DR. HAIR'S ASTHMA CURE, (Dept. 69), HIGH HOLBORN, LONDON, W.C.1. Ltd.

Superiority of WINOX WINE FOOD

Demonstrated by Analysis

A full analysis of WINOX and of four other widely advertised Tonic Wines has been made by an undoubted authority, and the results show Winox to be by far the most valuable medicinally, it being demonstrated that Winox is 40 per cent. richer in nitrogenous extractives—flesh forming properties—and contains 300 per cent. more phosphorus—brain and nerve feeding properties—than ordinary Tonic Wines.

WINOX WINE FOOD stands in a class by itself. The manufacturing process is different, the analysis is different, and the chemical value is different. Winox is a Natural Tonic containing a higher proportion of true Tonic properties than any similar preparation, and is made up entirely without drugs.

As a restorative to the Nervous system, for Neurasthenia, Anæmia, Loss of Appetite, Insomnia, Convalescence and Brain-fag Winox is unequalled.

Give Winox a trial to-day.

Once you have tried this delicious Tonic Wine, you will refuse all others—however familiar the name.

REDUCED PRICE **5/6** CHAMPAGNE QUART SIZE

Obtainable from all Licensed Grocers, Chemists and Wine Merchants.

WINOX LTD., RICHMOND, SURREY.

'The Standard of Quality'

PHILLIPS RUBBER HEELS and TIPS

'MILITARY' 'PRESIDENT'

FREE

TO ALL WHO FILL IN COMPETITION COUPONS.

The "KUPON" Pen is specially made to write on Coupon paper. It does not spurt or blot, and with the special Duct attachment you can write for 15 minutes with one dip in the ink. Can be fitted into any penholder, and turns any ordinary pen into a Fountain Pen. They are sold at 6d. per set (pen, nib and duct), or 3 sets for 1/- **Send Postcard for Free Sample.**

Address—**KUPON PEN COMPANY, 2, Wine Office Court, Fleet St., London, E.C.4.**

When you have been out in the cold, you will find a glass of

STONE'S GINGER WINE

warming & comforting.

Famous since 1740

In Bottles, from Licensed Grocers, etc. Sold by the glass at all Bars, Buffets, Theatres, etc.

Be sure you get STONE'S—*look for the* NAME *on the label.*

If any difficulty in obtaining, write to the Proprietors, Stone's Ginger Wine, Finsbury, London.

FINE FOR RHEUMATISM

Miller's Musterole Loosens Up Those Stiff Joints—Drives Out Pain.

You'll know why thousands use Miller's Musterole once you experience the glad relief it gives.

Get a jar at once from the nearest chemist. It is a clean, white ointment, made with oil of mustard. Better than a mustard plaster and does not blister.

You just rub Miller's Musterole in briskly, and usually the pain is gone—a delicious soothing comfort comes to take its place. There is no mess.

Miller's Musterole is recommended by many doctors and nurses. Millions of jars are used annually for bronchitis, croup, stiff neck, asthma, neuralgia, pleurisy, rheumatism, lumbago, pains and aches of the back or joints, sprains, sore muscles, bruises, chilblains, frosted feet, colds of the chest (it often prevents pneumonia).

2/6 a jar. All chemists.

THOS. CHRISTY & CO.,

4-12, Old Swan Lane, London, E.C.4

MILLER'S MUSTEROLE WILL NOT BLISTER

All correspondence relating to financial matters should be addressed to the City Editor.

JOHN BULL IN THE CITY.

ADVICE TO INVESTORS.

By OUR CITY EDITOR.

Each inquiry must bear name and address and be accompanied by a Postal Order for One Shilling.

Not so Black as Painted.

Conditions cannot be quite so bad as they are sometimes represented to be when the Liverpool Corporation can get £1,000,000 yearly bills applied for almost five times over and is able to place them at an average discount of slightly less than 5⅛ per cent. Only a year ago a similar amount, which the new issue is to replace, had to be sold at 6⅞ per cent. and the difference of ¾ per cent. is significant, besides being greater than the market anticipated.

San Paulo Success.

Following the Liverpool success, the San Paulo Loan of £2,000,000 in 8 per cent. bonds at 96½ was snapped up almost as soon as the lists were opened. The bonds are redeemable at 105 not later than January 1st, 1951, by means of a cumulative sinking fund; and without allowing for profit on redemption the yield is nearly £8 6s. per cent. It is evident that there is plenty of money for investment if the goods offered are sufficiently attractive, but there was no great rush for the Sudan Government 5½ per cent. loan at 92 although it enjoys the guarantee of the British Government.

The Other Side.

Meantime, however, business on the Stock Exchange generally languishes. More trouble is threatened in the coal trade, which must react unfavourably on other industries, and the shares of commercial undertakings continue to show a melancholy procession of losses with scarcely a single redeeming feature. Still there are plenty of bargains to be picked up, and if investors do not "get the wind up" and only keep cool there is nothing really to worry about.

Home Railway Outlook.

No light was thrown on the probable future of the railways by the debate on the Supplementary Estimate of 21 millions to provide for the expected deficit up to the end of the financial year. The delay in producing some acceptable scheme seems to be both unnecessary and wicked, because it is creating incalculable hardship to the owners of railway securities while at the same time hindering the companies from trying to put their house in order.

December Deficit.

Notwithstanding the higher rates and fares there was a deficit of £2,964,000 on the working of the railways in December. It is explained that expenses were swollen by exceptional items and, of course, one month is not a safe criterion to judge by. But from April 1st to December 31st the net income was only £32,526,000 and the Exchequer had to find £32,526,000 to fulfil its guarantee to make up dividends to the modest pre-war level.

An Impossible Position.

While the Colwyn Committee was fussing around seeking to find excuses for reducing the railway companies' claims to "an insignificant sum" that is the position in which the Ministry of Transport apparently hopes to wipe its hands of the business and hand the systems back to their proprietors in a hopelessly bankrupt condition. It won't do. When the arrangement with the Government comes to an end in August the companies will not be able to go to Parliament with Supplementary Estimates for a score or two of millions, and they must be given the opportunity of earning a reasonable profit.

Odhams Press, Ltd.

There has been considerable activity recently in the shares of this company, presumably in anticipation of the Accounts which are about to be published. The market expectation is that there will be a dividend of at least ten per cent. upon the Ordinaries, and in view of pending further developments it is quite possible that these shares may mark a considerable advance in the near future.

Prudential Prosperity.

Year by year the Prudential Assurance Company forges ahead in a manner that is truly astonishing. In 1920 the total income was £28,366,000, an increase of £3,806,000 over 1919. As Sir A. C. Thompson, the Chairman of the company, pointed out, we have become so accustomed to think in hundreds of millions that the significance of these figures may be overlooked, but the amount is rather more than the Government considered it necessary before the war to spend each year on the Army.

Wonderful Figures.

There are now over 25 million Prudential policies in force, or rather more than one policy for every two men, women and children in the Kingdom, the increase last year having been over 900,000. Total assets now amount to £124,453,000, an increase of seven millions over 1919, and this includes £52,000,000 of British Government securities, of which the company is the largest individual holder. From every point of view it is a marvellous record. Such a strong financial institution as this is an important factor in our economic position. Its support of Government Loans proves this.

COMPANY MEETING.

INTERNATIONAL PAINT AND COMPOSITIONS.

The thirteenth ordinary general meeting of the International Paint and Compositions Company, Ltd., was held on February 2nd., at Winchester House, London, E.C., Col. Sir Herbert Jekyll, K.C.M.G., presiding.

The Chairman said that after writing off bad debts the profits for the past year was £37,686 odd, as compared with £63,655 in 1919. The directors recommended a final dividend of 3 per cent. on the Ordinary shares, making, with the 3 per cent. already paid, 6 per cent. for the year, as compared with 10 per cent. paid in 1919. The works were more fully employed than in 1919, while the output was nearly as large as in 1913, when the sales were higher than they had ever been before.

The report and accounts were unanimously adopted.

UNHEARD-OF VALUE!

RAINCOATS

for 20/-

Unique Offer for a Short Time Only, at a :: Figure far below Manufacturer's Cost ::

Lady's or Gent's **MACINTOSH** Finest quality material, splendidly cut and finished. Guaranteed absolutely waterproof. **Price - 20/-**

Lady's Stylish **RAINCOAT** of high-grade Gabardine cloth, well-tailored and finished. Latest style. A genuine bargain. **Price - 20/-**

MONEY-BACK GUARANTEE.—Cash with Order. State length, chest, and under-arm measurements. Post at once.

BERKELEY WEATHERPROOF CO., (Dept. A), 57, Dale St., Manchester.

COLDS & CATARRH

Prevent and cure Head Colds, Nasal Catarrh and Influenza with Nostroline Nasal Specific. It clears your head instantly, kills the germs and banishes all infection and discomfort.

All Chemists, 1/3 & 3/-, or send 1/5 for Sample to MATTHEWS LABORATORIES, LTD., CLIFTON, BRISTOL.

NOSTROLINE

See what this will do —then note the price!

The new famous Portable "Alpha" No. 2 (Pat.) perfectly creases and stretches trousers and leaves coat and vest wrinkle-free. Made of hard wood and spring steel, it is in practically a life-time. Weighs 20 oz. and packs into 3 x 2 x 21½ ins. Hangs on any hook.

British Throughout.

Alpha No. 1 (Press only), Post Free 7/-. Cross Cheque or P.O. "London Joint City & Midland Bank."

8/6 POST FREE

MAY & CO. (Dept. 41), 3, Tudor St., London, E.C.4.

WHEN SHE FINDS

Oilcloth and low-grade Linoleum fail to save work and fail to wear well, the housewife should turn to Catesbys Cork Lino. Here is the floor covering that should have been tried first of all. For it is just what the busy and painstaking housewife desires. If Catesbys Cork Lino is on the floors—a damp cloth is sufficient to clean it—scrubbing is done away with. Our Lino collects no dust. Instead of a soon shabby, pattern-worn floor covering like cheap Linoleum or oilcloth, Catesbys Cork Lino lasts for years and looks well all the time. Why not try some? We welcome your order either on Easy terms or for low cash price. Write for coloured patterns, prices and sample pieces to-night. We pay carriage on Lino.

CATESBYS Ltd.,

(Dept. 191), Tottenham Court Rd., LONDON, W.1.

A SOUTH AFRICAN FARM-LIFE FACT.

Competition, taxation and unemployment (separately or together) afflict each class. In different ways they fetter all.

The Union of South Africa has no general solution for this problem of the nations, it does not offer a palliative for the multitude. It, too, has its unemployed, and its economic difficulties.

But the Union of South Africa does offer a way out to the man with a capital of not less than £2,000. It offers to him, not indeed a royal road to fortune, but a life of peaceful industry and comfort if he have a taste for farming and will acquire and develop land.

The South African farmer has his perplexities. But he is not oppressed by taxation; he has no fear of unemployment; and even if he has to face competition he has not simultaneously to struggle with high cost of living and the housing problem.

From his orchard, garden, poultry-run, smoke-house and fields, the South African farmer can furnish a better table than that which costs the townsman hundreds a year. From his profits the farmer can gradually evolve a home and grounds of his own.

The proposition merits attention.

Authentic data may be obtained from the Publicity Agent (Section 65) Office of the High Commissioner for the Union of South Africa, 32, Victoria Street, London, S.W.1.

ADVT.

EXCEPTIONAL OFFER OF A LIMITED NUMBER OF

GENUINE ARMY SLIPPERS

4/6 per Pair. Postage 9d.

Brown Canvas Uppers and Leather Insoles. Ideal for House Wear, Durable and Guaranteed Sound. Sizes 1 to 7 (for Boys and Women.) and 4 to 12 for Men.

LONDON ARMY BOOT CO. (Dept. 24), 126, BISHOPSGATE, LONDON, E.C.2 *(Adjoining Bishopsgate Police Station).*

Phillips RUBBERS

"Last the time of three"

ADVERTISERS' ANNOUNCEMENT—COMPANY MEETING.

PRUDENTIAL ASSURANCE COMPANY.

MANY FRESH RECORDS ACHIEVED.

THE ANNUAL GENERAL MEETING of the Prudential Assurance Company, Limited, was held on Thursday, March 3, 1921, at the Chief Office, Holborn Bars, London, Mr. A. C. Thompson, the Chairman of the Company, presiding.

The Chairman said: During the year that has just passed the nation has experienced to the full the aftermath of the Great War, and such experience is inevitably reflected in the statements and accounts for the 72nd year of the Company's existence which I now have the pleasure to present to you.

In the early months of the year our National Industries were apparently in a flourishing condition, but it soon became evident that this was largely of a superficial character, and that we were entering upon a period of trade depression with its consequent increase in unemployment and general financial stringency. This has imposed considerable strain upon the Company in the conduct of its business.

Viewed from a trading standpoint, the year has been one of the most successful in the history of the Company. As a natural corollary of the apparent prosperity of the early months of the year, the flow of new business promised results extraordinary even for the Prudential, and, in spite of the inevitable effect of the subsequent trade depression upon our new business, I am pleased, on this the first occasion upon which I have had the pleasure of occupying this chair at an Annual General Meeting, to be able to tell you that in all branches of the Company's activities we have achieved fresh records.

TOTAL INCOME OF THE COMPANY.

From the accounts you will see that the total income of the Company for the year from all sources was £28,365,848, an increase of £3,805,828 over that for 1919. This income was made up as follows:

Premiums, Industrial Branch	£12,993,606
Premiums, Ordinary Branch	8,800,749
Premiums, General Branch	222,665
Consideration for Annuities granted	63,346
Interest and Dividends	5,634,903
Working expenses of the Approved Societies	652,577

In these days we are, as a nation, compelled by bitter necessity to think in hundreds of millions, and there is some danger of the continuous growth of the Company's operations receiving inadequate attention. You will, however, be interested to hear that the amount I have mentioned as the total income of the Company for 1920 is rather more than the Government in each of the few years immediately preceding the war considered sufficient to spend on the British Army, a form of Insurance the value of which we have learned to appreciate in recent times.

In order to realise the growth of the Company, it is necessary to glance back at our progress during the last twenty years.

Our income during this period at quinquennial points was as follows:—

Year.	Total Income for Year.
1900	£10,063,277
1905	12,224,314
1910	15,174,782
1915	17,832,582
1920	28,365,848

INDUSTRIAL BRANCH.

Turning to the Industrial Branch we are able to report an increase of £1,835,734 in the premiums received over those for the previous year. The annual premiums receivable on policies in force as at December 31, 1920, were £14,358,462, being an increase of £1,843,070 over 1919. The corresponding increase for 1919 was £1,799,766. The total number of policies in force was 23,918,536, their average duration exceeding 14¼ years, and the average age of the assured thirty-six. The figure I have given as the number of policies in force at the end of 1920 includes 2,079,270 free policies, upon which no further premiums are payable.

The results in the Ordinary Branch are equally satisfactory, and are even more remarkable than those for 1919.

ORDINARY BRANCH.

In 1920 the new premium income of the Ordinary Branch was £1,667,281, which not only exceeds the corresponding figure for 1919, but is nearly three times that for any year prior to 1918. The number of policies issued last year was 142,163, assuring the sum of £23,528,225, which, both as regards numbers and amounts, constitutes a record for new business secured by any British Life Office.

It is worthy of notice that these policies concerned more than 142,163 persons, as 12,323 policies were granted on two or more joint lives.

The number of policies in force in this Branch at the end of 1920 was 1,119,346, having an average sum assured of £121, exclusive of bonus additions.

The average sum assured under the new policies issued in 1920 was £166, against £93 in 1910. This is a very considerable increase, and indicates that the need for adequate assurance is becoming increasingly recognised, and that the Prudential is doing its part in educating the public in this matter.

In past times prospective Prudential clients have been told that we dealt in Life Assurances only for small amounts. Years ago that may have been the case, but it is certainly so no longer.

This can readily be seen by the following figures:

Year.	Sum Assured under new policies for not less than £500 each.
1916	£1,063,750
1919	5,626,600
1920	8,786,817

That is to say our new sums assured for 1920 for these large policies alone exceeded the total Ordinary Branch new business, large and small policies, taken together of any other British Life Office.

CLAIMS.

The year 1920 was favourable to us in one important respect, as for the first time since August, 1914, we were practically immune from death claims due to the War, the amount paid from that cause only amounting to £36,196. The total sum paid on this account since the outbreak of war exceeds £5,300,000 in respect of over 249,000 claims.

The total claims and surrenders for the year in all branches amounted to very nearly nine and a half million pounds sterling. This is slightly less than the corresponding figure for 1919, the decrease being due to the fact that in the latter year we paid nearly half a million pounds in respect of deaths due to the War, and also experienced very adverse mortality amongst the civilian population owing to the influenza epidemic. The decrease would have been greater but for the larger number of endowment assurance policies maturing in 1920.

During the year we have paid £3,795,575 under matured endowment assurances in the Ordinary Branch; the balance of the claims in this branch was made up of £1,477,968 on account of death claims, which are £147,300 less than last year; £362,944 on account of surrenders, and £127,241 in annuity payment.

In the Industrial Branch the claims paid amounted to £3,077,534, which is £507,341 less than in 1919, and is made up of £3,031,720 in respect of death claims, £364,972 matured endowments, and £281,302 on account of surrenders. Included in the claims is £292,477 paid during the year on account of 46,004 free policies.

The Registrar-General has told us that the British Isles were favoured during 1920 with the lowest death rate on record. The business of the Prudential is such that whatever affects the population affects our business in due proportion. I am happy to say that in the matter of deaths during 1920 the Company's experience coincides with that of the Registrar-General.

In the Ordinary Branch the death claim ratio of the year was 18 per cent. less than that of 1919, and 8 per cent. less than that of 1913, which was previously our best record.

In the Industrial Branch, which is more closely akin to the general population, the saving in life has occurred at practically all ages in respect of both male and female lives. The mortality charts which you have before you exhibit the rates of mortality experienced in the Industrial Branch for the last three years, together with those shown by the most recent mortality table for England and Wales issued by the Registrar-General. (English Life Table No. 8.) You will notice that the Industrial Branch mortality last year was less than that shown by this standard table, the actual deaths being only 92 per cent. of those expected on that basis.

PROGRESS IN THE GENERAL BRANCH.

The development of our General Branch business has continued satisfactorily. The policy outlined at the last annual meeting has been strictly adhered to during the last twelve months, the risks having been selected with the greatest possible care.

Notwithstanding the care and deliberation exercised in the selection of our risks, I am pleased to be able to report a considerable expansion in the business. The premiums received have increased from £92,968 in 1919 to £222,665 in 1920. I think you will consider the progress satisfactory, and you may regard it as a question of time only before the Prudential habit of thinking in millions will be extended to the General Branch.

As might have been anticipated, development is most marked in the Fire Department, in which the premiums received amounted to £85,265. It is an encouraging feature of this development that not only is it built up with business of good quality, but that coincident with the growth in premium income there is an increase in the average premium per policy, indicating that we are gradually obtaining our share of the larger cases.

Last year we were told that the B shares could not be expected to yield an immediate dividend. We are convinced that again this year the wise course is to husband our resources by holding reserves sufficient to guard against any fluctuations that may occur in our claim ratio rather than to make any distribution of profit. In pursuing this course we are sure that the confidence placed in us by the holders of those shares will be amply justified in the near future.

You will be interested to hear that the powers obtained last year to transact Marine business have been acted upon and operations commenced on January 1 of this year. You are aware that the Royal Exchange Assurance (whose long record and high reputation are universally recognised) are acting as our managers and attorneys in this connection, and we believe our association with them will bring complete satisfaction to all interests concerned.

VALUATION REPORT.

Now I come to the Valuation Report. The total reserves held by the Company against its assurance and other contracts [illegible] ary Branch £57,877,029, in the Industrial Branch £39,175,245, and in the General Branch £169,936. Every one of our policies, numbering nearly 26 millions, is treated as a liability; there is no policy for which we have not set aside a reserve. The amounts by which the reserves have been increased during the year are £3,552,813 in the Ordinary Branch, £5,550,841 in the Industrial Branch, and £75,319 in the General Branch.

The results of the valuation are very satisfactory, as they show that a considerably greater trading profit has accrued in both branches of our Life business during 1920 than was the case in 1919. In spite of the increase of profits in the Industrial Branch, they still fall short of those that arose before the War. In addition, further provision has had to be made for depreciation in investments—a point I shall deal with more fully later on—so that any hope entertained twelve months ago of a renewal of the activities of our profit-sharing scheme must still be deferred, and, as a further consequence, the shareholders cannot receive their full fixed rate of dividend. A year ago, our President, speaking of favourable expectations of further profit-sharing, said that they must be "subject to our being free from epidemic, and to the financial situation being not more unfavourable than at the present time." Whilst the former condition has fortunately obtained, depreciation in securities has been still more severe, and has necessitated [illegible] ing £645,401 to the Investments Reserve Fund, in addition to £100,000 carried to the Common Contingency Fund.

The [illegible] only provision for depreciation of securities, which has been the determining feature of our financial policy in the Industrial Branch, has operated with equal force in the Ordinary Branch.

You will remember that last year £595,000 was carried to Investments Reserve Fund in this branch; this year that Fund has been further increased by £600,000.

The amount of surplus remaining is sufficient to justify us in declaring a bonus for the year of £1 per cent. of the sums assured. Taking into account the various burdens imposed upon us since 1914 by the War, one of which, namely, depreciation of securities, has been materially accentuated during 1920, it is a matter for congratulation that for every one of these abnormal and troubled years a bonus addition has been made to all our participating policies in this Branch.

UNDER-AVERAGE LIVES.

Until recently it was considered that life assurance could only be obtained by the healthy section of the public, the general practice of the offices being to decline proposals on very unhealthy lives. It was clear that in proceeding upon these lines life assurance was fulfilling only a part of its functions, and that many of those to whom life assurance was most necessary were excluded from participating in the benefits it provides. A few years ago this Company decided that life assurance should be available to everybody on equitable terms, and that practically no person should be ineligible for life assurance on grounds of health. This principle has been carried into practice, and proposals are now accepted on under-average lives, the sum assured being temporarily reduced to meet the abnormal mortality likely to be experienced, each case being considered on its individual merits. You will be interested to hear that this type of business is increasing in amount, and, while proving reasonably remunerative to the Company, is also of great value to the lives concerned.

We may, I think, derive much encouragement from the success with which the exceptional difficulties encountered during the past six years have been met and overcome. We know by the best of all tests that the Prudential never previously held so high a reputation throughout the country. We know that our organisation has been greatly simplified and improved, and we believe we are justified in anticipating results in the near future which will more than content all those who wish well to the Company.

The report and accounts were adopted.

All the News in Pictures in The NATIONAL NEWS.

TOMMY, JACK, AND BADGERS.

OUR PLEDGE.—"No case of hardship or injustice, no instance of beggarly treatment or mean cheeseparing, shall go unchallenged or unremedied."—*Horatio Bottomley*, 19th August, 1916.

A Dum Dum Complaint:—A company of the 2nd Royal Scots Fusiliers at Dum Dum, which is near Calcutta, are pregnant with grievances. Will he who is in charge please take note?

Fish and Flesh:—A party of the Machine Gun Corps returned from India to Shorncliffe last month, and their application for leave was refused. A few days later some cavalry M.G.C. men arrived in the same camp and without asking for it were given a month's furlough. We ask the O.C. of the first lot what is to be done about it, or are we to take steps elsewhere?

From Jubblepore:—"Dear sir, can you tell us why we have to pay on parcels sent from home that have been already fully paid for and registered. Is it because the Indian Government is hard up?" We do not know the state of the bank account of the Indian Government, but, as we have already indicated, we consider the treatment of the white soldier in India in this respect as damnable.

Outcasts!—It has been stated in Parliament that officers and men of the Army on the Rhine have married German women—the females who breed super-devils. We hope that no German fraulein taken to his breast by a British worm in military uniform will be allowed to join the married establishment of an English regiment. Otherwise, by right and justice, the comrades of the worms will properly let hell loose. We want no German spawn in the British Army.

Jack's Prize Money:—Sir James Craig tells us that the amount of prize money authorised for payment to officers and men of the Navy is £4,750,000. Up to the present £7,500,000 has been received into the fund, and a lot more is to come. But please do not ask what the second share out will amouut to, as we don't know.

For Destroying:—The award of Prize Bounty, granted for the destruction of the undermentioned German submarines, is now ready for distribution in the Department of the Accountant-General: "U.23," by H.M. Submarine "C.27" and H.M. Trawler *Princess Marie Jose*, 20th July, 1915. "U.B.27," by H.M.S. *Halcyon*, 29th July, 1917. "U.81" by H.M.S. "P.Q.62," 26th January, 1918. "U.C.7," by H.M. Motor Boat *Salmon*, 6th July, 1916.

For Salving:—The following awards of Salvage Money are now ready for distribution in the Department of the Accountant-General: Salvage of s.s. *Idomeneus* by H.M. Ships *Rob Roy*, *Laburnum* and *Poppy*, H.M. Tugs *Milewater* and *Flying Buzzard*, H.M. Trawlers *Samuel Baker* and *Romilly*, and H.M. Whaler *Rightwhale*, between the 15th and 18th September, 1917. Salvage of s.s. *Hanna Neilsen* by H.M. Tug *Rambler*, on the 15th March, 1920.

The Old Plaint:—Many months ago we complained in Parliament that men arriving from India for discharge could not obtain their pay because their papers had not been forwarded here by the coffee-coloured native babus into whose hands such matters are entrusted in the Indian Pay Department. We were assured some months ago that everything was then splendid, yet daily we receive official proof that matters in the Indian Pay Department are becoming worse and worse—and our returned warriors are left to sink or swim—and in many cases to starve. Who should be placed in the pillory for this?

Our Daily "Thank You":—From S. H. (Great Yarmouth):—"I am just writing to thank you for getting my arrears of pension through after many months of writing without reply. A few days after I wrote to you I received my money. Please accept enclosed £1 for your fund."

RACING NOTES.

(All enquiries in respect of sporting matters will be dealt with in the correspondence columns of the Sporting Life.)

Confidence in Cornsack.

When the weights appeared, we took Cornsack and Earna as a likely brace for the Lincolnshire Handicap. Both having shortened in price, we can view the situation with a certain amount of complacency. Our faith in Cornsack has not been at all shaken by the fact that Donoghue has been claimed for Poltava.

Second Strings at Liverpool.

Several stables will have second strings for the National, the Hon. Hastings and Gore being the most fortunate in that respect. Old Tay Bridge and Ballyboggan should both stay. The latter impresses as the more dependable jumper, though in this respect he cannot concede The Bore anything. The best public performance this winter has been given by Garryvoe, and his chance has to be much respected by virtue of his Cheltenham victory, albeit on Gatwick running he will be meeting Day Dawn and Old Tay Bridge on much worse terms.

WEEK'S SELECTIONS.

Lingfield—Wednesday.
Herontye Hurdle—Messina.
Rowlands 'Chase—Cricket.
Buckhurst 'Chase—Snab Fell.

Sandown Park—Thursday.
Select 'Chase—Garryvoe.
Aissele Hurdle—Mascombe.
Murland 'Chase—*Silver Ring.

Grand Military Meeting—Friday.
Coombe Springs Hurdle—Mr. Bottomley's Selected.
Grand Military Gold Cup—White Surrey.
Past and Present 'Chase—*Serban.
Maiden Hunter's 'Chase—Bulgaden.

Grand Military—Saturday.
Grand Military 'Chase—*South Lodge.
Allies Grand 'Chase—Razzle Dazzle.
Imperial Cup—Trespasser.

"The Greatest of These—"

(Registered under the War Charities Act as the John Bull *War Sufferers' Fund.)*

Among the numerous cases we assisted during the week were the following:—

Poor Old Girl:—The widow of a civilian has several young children and was in distress until she saw us.

The Growing Brigade:—Many men out of employment, whose out-of-work dole has become exhausted and who were starving, were helped by us during the week. Unfortunately the class is growing.

Their Son Dead:—Husband out of work, wife delicate: only son, an ex-soldier, dead. We helped.

Short Commons:—An ex-Tommy has a weekly income of 25s. to keep himself and his wife, who was about to be confined. The man is out of work.

Insurance Lapsed:—Another ex-soldier had a little child, who died. Probably privations were responsible for its death. Owing to long unemployment the infant's insurance lapsed, and it was in danger of a pauper's funeral, which we prevented.

Much Distress:—An ex-soldier has found no employment since demobilisation, and has no pension. His wife is in the infirmary, and he has five little children to keep.

The Last Child:—A woman has a little daughter—the last of five, two sons having been killed in action. The youngster was convalescent after an illness, and she was ordered away for a change. We saw to it.

Big Family: Little Money:—One of the numerous ex-soldier victims of unemployment has a wife and seven children, the sole income being £1 a week. How the mouths are fed is a marvel.

A FEW REMARKS.

Still they come—more and more—the hungry, the destitute, the ragged, and all the rest of them—and, thanks to you, every genuine case is helped immediately and to the fullest extent compatible with the state of our fund. And here a word of extra thanks. You are sending to us so generously that, owing to our cramped space, we cannot each week acknowledge your contributions, which are dealt with by rotation and will duly appear. Our thanks for your increased generosity, but at the same time a hint that as destitution and distress grow more and more acute, we want more and more money to keep the pot boiling.

Several times we have written concerning the safeguards we exercise to ensure that your money gets into the hands of the right people, and have deplored the mean subterfuges used by won't-works, professional beggars, and, we fear, thieves and rascals who attempt to dip their fingers into our fund. Naturally we do not hand money at once to everybody who comes to the office with an unsupported story, or who sends us a letter with no semblance of proof concerning statements made. Were that our practice, we are afraid our fund would come to an end before a week was out. In the main we depend upon the testimony of the doctor in cases of illness, and upon that of the clergyman or other reputable person in general cases, and on the whole our system is eminently satisfactory. Wrong 'uns we have by the score; but we inevitably detect them and weed them out. For instance, during the past week we had two cases from Belfast, in which the applicants sent us forged recommendations in their own handwriting, and from parts of England nine letters of the same character.

Always remember that every precaution humanly possible is made by us to ensure that every sixpence received by us gets into the right hands. Also keep in mind the fact that John Bull defrays every fraction of the cost of administration, deducting nothing from the contributions received. This means the maintenance of a staff and ot her very considerable expenses.

SUBSCRIPTIONS TO THE FUND.

B. A. (Fulham), 1s.; C. R. (Flint), 1s.; "Harpe-on-Dene," 5s.; O. H. V. (Huntingdon), £5; M. H. R. 1s.; B. E. H., 2s. 6d.; H. M. R. (Sask.), 1 dollar; O. T. W. (Northampton), 6d. E. D. (Bushey), 2s. 6d.; E. M. W. (Sutton Coldfield), 2s. 6d.; Staff of the S.R.W.F.S. (Edinburgh), 7s.; F. T. (Bradford), 3s.; "Cissie" (Todmorden), 1s.; W. S., 1s.; "Sympathiser," 2s.; "Reader" (Bristol), 6d.; J. A. G. (Liverpool), 6d.; "Waxy Tin," 1s.; "Ex-Suffolk," 2s. "Blackpool," 5s.; "Bullet-less," 6d.; E. C. (King's Lynn), 2s. 6d.; "W. Wynsometime," 1s.; "A Bullet Competitor," 6d.; H. A. H. (Norwich), 2s.; A. W., 2s.; "A Sarrian," £1; J. A. (Cirencester), 10s. 6d.; W. H. C., 5s. "A Scot," 10s.; Anon., 1s.; "Ex-Guardsman," 1s.; C. H. P. (Holloway), 6d.; W. C., 1s.; Mrs. B. H. C., 3s.; A. J. S. J. (Chile), 9s.; "Buns," 4s. C. P., 6d.; Anon., 1s.; W. B., 6d.; F. V. H. (Dublin), 10s.; G. M. (Broughton), 5s.; R. H. (Partick), 1s. 6d.; P. G., 6d.; Mrs. W. (Chippenham), 1s.; W. T. S., 6d.; Mrs. H. M., 1s.; D. M. (Sheffield), 6d.; A. B. 6d.; E. S. H. (Bournemouth), 5s. "Ex-Guardsman," 6d.; "Hot Bee," 10s.; J. S., 6d.; "Ex. S." (Chichester), 2s. 6d.; "Aileen" (Stirling), 2s. 6d.; "South Ealing Reader," 2s. "Reader of John Bull" (Lowestoft), 2s.; B. J. F., 1s.; Mr. H. (Leigh), 1s. 2d.; W. A. (Marlowe), 1s.; "Miss Mystery" (Wakefield), 1s.; J. H. M., £1 9s. 6d.; "A Birthday Memory," 5s.; "Brum," 2s.; T. H. (Rotherham), 2s. 6d.; "Bullets 2nd 397," £2 10s.; W. J. B. (Bournemouth), 10s.; Mrs. T. G. (Blackburn), 10s.; M. C., 2s. 6d.; Mr. and Mrs. A. S. (India), £1; G. C., 2s.; A. H., 2s. 6d.; A. S. (Alexandria), £1; S. T. S. (Preston), 5s.; Anon., 2s.; J. M. (Horbury), £1; "Orkney," 5s.; Mrs. G. D. (Darwen), 2s. 6d.; "Peter's Mother," 2s. 6d.; M. D. (Musselburgh), 1s.; A. C. B. (Hurstpierpoint), 5s.; C. R. (East Ham), 2s. 6d.; M. T. (Esher), 1s. 3d. and parcel; Mrs. J. W. R., 1s.; "Eagle's Crag," £1; F. C. (Solihull), 5s.; Raffle, Bon Ton Café, Hunstanton, £4 17s.; W. B. (Northenden), 1s.; M. M. J., 2s.; D. J. (Sale), 10s.; M. O. (Hull), 1s.; W. H. (Tooting), 1s. 4d.; W. E. H., £5 5s.; "Winnie," 5s.; Mrs. A. M. M. (Cal.), £1; "A Widow" (Grantham), 2s. 6d.; M. K. (Battersea), 10s.; Anon. (Norwood), 6d.; H. L. L. (Laindon), £3; "Nottingham Admirer," 5s.; H. S. (Chiswick), 1s.; Mrs. P. M. 1s. 6d.; "Widow's Mite" (Eltham), 3s. 6d.; W., £1; A. W. (Vancouver), 5 dols.; "In Memory of My Dear Son Bruce," 10s.; J. W. (Coatbridge), 1s. 8d.; W. D. (Middlesbrough), 2s.; Mr. C. (Bedhill), 1s. 5d.; H. P. (Leeds), 1s.; Mrs. W. T. (Harrow), 1s.; "Prince" (Bootle), 5s.; W. and E. R. (Kingston), 5s.; I. S. K. (Greenock), 5s.; Employees of Elliott's Stores, Meads (per W. T.), 7s.; H. H. B. C., Southampton (per A. F. H.), 6s. 6d.; J. B. (Nailsea), 1s. 6d. and parcel; J. L. (Walker-on-Tyne), £10; J. C. M., 2s. 6d.; A. D. (Staveley), 6d. and parcel; B. F. (Wadebridge), 10s.; "An Ex-Service Man and Wife," 2s. 6d.; M. M. (Frinton), 2s.; J. H. H (East Haddon), 5s.; Miss N. (Gillingham), 2s. 6d.; P. C. (Sunderland), 5s.; W. M. (Colchester), 6d.; H. R. K., 1s.; R. M., 1s.; M. B. (Leeds), £2 2s.; P. J. (Colwyn Bay), 6d.; A. A. S. (Borstal), £2; E. C. (Dorking), 5s.; A. P. H. (Grassington), 1s.; T. H. (St. Crosby), 6d.; Mrs. G. H., 1s. 6d.; "Glenside," 6d.; F. H. 6d.; W. H. B. (High Bickington), 1s.; J. A. G. (Liverpool), 6d.; "Bullet Competitor," 6d.; G. W. B. (Aldeburgh), 1s.

(Further acknowledgments unavoidably held over.)

PRUDENTIAL ASSURANCE COMPANY, LIMITED.

Chief Office: HOLBORN BARS, LONDON, E.C. 1.

Summary of the Report presented at the Seventy-Second Annual Meeting, held on March 3rd, 1921.

ORDINARY BRANCH.—The number of policies issued during the year was 142,162, assuring the sum of £23,588,225, and producing a new annual premium income of £1,007,231. The premiums received were £5,899,749, being an increase of £1,178,262 over the year 1919.

The claims of the year amounted to £5,272,541, of which £15,457 was in respect of War Claims. The number of deaths was 10,316. The number of endowment assurances matured was 24,656, the annual premium income of which was £163,162.

The number of policies, including annuities, in force at the end of the year was 1,122,523.

INDUSTRIAL BRANCH.—The premiums received during the year were £12,021,036, being an increase of £1,095,784.

The claims of the year amounted to £2,220,221, of which £20,760 was in respect of 1,422 War Claims. The total number of claims and surrenders was 601,214 on 695,220 policies, of which 25,006 were matured endowment assurances.

The number of free policies granted during the year to those policyholders of five years' standing and upwards who desired to discontinue their payments was 83,079, the number in force being 2,079,270. The number of free policies which became claims was 48,004.

The total number of policies in force in this Branch at the end of the year was 23,918,523: their average duration exceeds fourteen and a quarter years.

Although the Armistice was signed so long ago as November, 1918, the Company still has to pay Claims arising out of the War; during the year the number of such claims in the two branches was 1,563 for an amount of £33,196. The total paid on this account since the outbreak of War exceeds £5,200,000, in respect of over 349,000 claims.

GENERAL BRANCH.—The accounts now presented relate to the first complete year of operations in this Branch in respect of Fire, Personal Accident, Employers' Liability and Miscellaneous Insurances. The premiums received, after deducting reinsurances, amounted to £222,065. Sinking Fund policies are in force insuring a capital sum of £724,496, producing an annual premium income of £16,735.

It was decided at a Special Meeting of Shareholders in October, 1920, to undertake Marine Insurance. The sanction of the Court was duly obtained in November and an agreement has been entered into with the Royal Exchange Assurance Corporation, under which the Corporation agree to act as Managers and Attorneys of the Company in respect of Marine business.

The assets of the Company, in all branches, as shown in the balance sheet, are £194,453,151, which after allowing for the fact that during the year the Company repaid its Bankers the loan of £3,500,000, represents an actual increase for the year of £10,218,315 over 1919.

In the Ordinary Branch the surplus shown is £1,701,199, including the sum of £152,003 brought forward from last year. Out of this surplus the Directors have added £900,000 to the Investments Reserve Fund, which, after writing down book values by £100,000, stands as at 31st December, 1920, at £2,500,000, and £163,296 has been carried forward.

A bonus of £1 per cent. on the original sums assured will be allocated to participating policies in the Ordinary Branch which were in force on the 31st December, 1920.

In the Industrial Branch the surplus shown is £1,122,536, including the sum of £75,894 brought forward from last year, and £100,000 transferred from the Courts (Emergency Powers) Act Reserve. Out of this surplus the Directors have added £645,467 to the Investments Reserve Fund, which, after deducting £45,467 representing realised loss on investments, and writing down book values by £100,000, stands as at 31st December, 1920, at £1,600,000; £100,000 has been carried to the Common Contingency Fund, and £93,236 has been carried forward.

Although the provisions of the Courts (Emergency Powers) Act are still operative it is not considered necessary to retain any special reserve in addition to the reserve held against policies kept in force under the Act.

The total surplus of the two branches is £2,923,737. Of this amount £200,000 has been added to the Investments Reserve Fund of the Ordinary Branch, £645,467 has been added to the Investments Reserve Fund of the Industrial Branch, and £100,000 to the Common Contingency Fund; £746,056 will be allocated to participating policies in the Ordinary Branch and £400,000 to the holders of fully-paid shares in accordance with the Articles of Association of the Company, leaving £232,214 to be carried forward, namely £163,296 in the Ordinary Branch and £68,918 in the Industrial Branch.

In the General Branch there has been a very satisfactory increase in the number of policies issued and the premiums received. In view of the fact that the larger proportion of the business has been written in the second half of the year it has been considered advisable to retain 47½ per cent. of the premiums paid for unexpired risks, and to carry forward the balance as additional reserve.

Although the direct strain of the War in death claims has almost disappeared, the profit earning power of the Company is still adversely affected by the heavy rate of Income Tax, and the greatly increased charges for expenses, whilst in addition profits earned have to meet the unprecedented fall in the value of securities. These are all direct effects of the War which can only be removed by the re-establishment of normal conditions. It has been found necessary to carry the large sum of £1,445,467 to the Investments Reserve Funds, and £100,000 to the Common Contingency Fund. Of the amount carried to Investments Reserve Funds, £45,467 has been taken to meet realised losses on investments, the sum of £200,000 has been applied to writing down the values of securities, and the combined Investments Reserve Funds now amount to £4,100,000, whilst the Common Contingency Fund stands at £200,000.

The four Prudential Approved Societies have during the year paid to their members benefits amounting to approximately £2,002,500, making a total of over £12,316,500 paid since National Insurance was introduced. The number of persons admitted to membership of the Societies during the year was 318,703, of whom 137,974 were men and 180,729 women.

Combined Balance Sheet of the Prudential Assurance Company, Ltd., being the Summary of all Branches on the 31st December, 1920.

LIABILITIES.	£	s.	d.
Shareholders' capital.			
Nominal capital:—			
1,000,000 shares of £1 each £1,000,000			
1,000,000 "B" shares of £1 each 1,000,000			
£2,000,000			
Issued capital:—			
1,000,000 shares of £1 each, fully paid £1,000,000			
1,000,000 "B" shares of £1 each, 2s. paid ... 100,000			
	1,100,000	0	0
Life assurance fund Ordinary Branch	58,786,311	1	4
Life assurance fund Industrial Branch	59,344,282	1	10
Insurance funds General Branch	171,337	3	9
Investments reserve funds	4,100,000	0	0
Common contingency fund	200,000	0	0
Claims intimated and in course of payment	867,795	12	3
Reserve for income tax—General Branch	5,050	9	2
Annuities due and unpaid	3,931	3	6
Amount due for reinsurances	25,595	15	11
Balance standing to credit of profit and loss account	400,000	0	0
Deposit as security for return of securities borrowed	48,797	10	0
	£194,453,151	18	3

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	6,971,465	16	11
Mortgages on property out of the United Kingdom	123,653	5	3
Loans on parochial and other public rates	11,231,653	10	9
Loans on life interests	1,004,976	10	11
Loans on Reversions	43,263	4	3
Loans on Stocks and shares	243,231	15	4
Loans on Company's policies within their surrender values ...	2,195,237	5	6
Carried forward	£21,817,196	9	3

ASSETS—continued.	£	s.	d.
Brought forward	£21,817,196	9	3
Loans on Personal security	Nil		
Loans to Educational institutions secured on income	32,171	13	7
Investments:—			
Deposit with the High Court (£17,122 14s. 0d. 5 per cent. War Loan, 1929-1947 and £20,000 5 per cent. National War Bonds, 1928)	36,062	4	1
British Government securities	51,953,155	9	0
Bank of England stock	159,685	14	3
Municipal and county securities, United Kingdom	1,332,636	3	6
Indian and Colonial Government securities	4,754,291	2	11
Colonial provincial securities	794,514	3	7
Indian and Colonial municipal securities	2,834,339	7	3
Foreign Government securities	5,858,011	13	10
Foreign provincial securities	235,463	19	11
Foreign municipal securities	2,313,415	3	6
Railway and other debentures and debenture stocks and gold and sterling bonds—Home and Foreign	11,393,846	17	6
Railway and other preference and guaranteed stocks and shares	2,236,326	0	3
Railway and other ordinary stocks and shares	2,310,537	6	0
Rent charges	363,567	11	11
Freehold ground rents and Stotch feu duties	4,754,657	9	6
Leasehold ground rents	267	19	0
House property	4,374,033	14	0
Life interests	34,626	14	6
Reversions	342,091	9	5
Agents' balances	12,172	18	4
Outstanding premiums	341,639	1	3
Outstanding interest and rents	228,720	18	1
Interest, dividends and rents accrued but not payable ...	480,573	9	11
Bills receivable	Nil		
Cash—On deposit	20,000	0	0
In hand and on current accounts	1,703,993	0	5
	£194,453,151	18	3

The values of Stock Exchange securities are determined, under the Articles of Association of the Company, by the Directors. Due allowance has been made for accrued interest, and the book value of these securities as set forth in the Balance Sheet stands considerably below cost price. A careful investigation as to the actual saleable value on 31st December, 1920, compared with the book value, shows that the Investments reserve funds are much more than sufficient to meet any depreciation of the permanent securities. Terminable securities have been valued on a basis which, with Sinking funds already established provides for the equalisation of the book values and the redemption values at the date of maturity.

We certify that in our belief the Assets set forth in the Balance Sheet (having regard to the standards indicated) are in the aggregate fully of the value stated therein less the Investments reserve funds taken into account, and make ample provision for all the liabilities of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

JOSEPH BURN, *General Manager and Actuary.* G. E. MAY, *Secretary.*

A. C. THOMPSON, *Chairman.*
EDGAR HORNE, G. P. HARBEN, *Directors.*

We report that with the assistance of the Chartered Accountants as stated below we have examined the foregoing accounts and have obtained all the information and explanations that we have required and in our opinion such accounts are correct and the foregoing Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the books of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

PHILIP SECRETAN, W. H. NICHOLLS, *Auditors.*

We have examined the Cash transactions (receipts and payments) affecting the accounts of the Assets and Investments for the year ended December 31st, 1920, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, &c., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on December 31st, 1920.

15th February, 1921.

DELOITTE, PLENDER, GRIFFITHS & Co., *Chartered Accountants.*

NATIONAL NEWS—"The Pick of the Pictures and All the News."

"John Bull's" Letter Bag.

[The EDITOR replies to, and chats with, some of his numerous correspondents.]

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as they are liable to be mislaid. Copies only should be forwarded in the first instance. For a reply by post on personal subjects, a twopenny stamped envelope must be enclosed.*

LETTERS *must be addressed to the Editor or Publishers, 93, Long Acre, W.C.2, according to whether they relate to Editorial or Publishing matters.* FINANCIAL *or* LEGAL *enquiries should be addressed to the Financial or Legal Editor, and must each be accompanied by a postal order for one shilling. No fee is charged in respect of other enquiries. Full name and address should be given.*

"EX-PRISONER OF WAR" (Wolverhampton).—"You are our only friend and the only one who has not forgotten." We shall not let the public or the Government forget. Don't forget that! Cheer up!

J. C. (London).—"The Huns *can* make reparation for the wrongs they inflicted, and under pressure they undoubtedly will." Hurrah!

"ONE OF 'EM" (Glasgow).—"There was a little bank, Far, Farrow way; Where I my coin did plank, For rainy day; But, since it's gone and bust, I'm told I really must Take but one tenth my dust—The rest's Farrow way." Not so dusty.

H. C. (Lenore, Canada).—With many blushes, we beg to inform you that it was we who originated the idea of the burial of the Unknown Soldier.

"EMILY" (Hickham Market).—"Champion of badly treated horses, I salute you." On both cheeks?

"DEO NON FORTUNA" (London).—We are of the opinion of the Rev. Clarence May, who recently preached in a Regent Street church. "If," he said, "the laity would expect the clergy to be human they would cease to be hypocrites and spiritual snobs."

"WAITER" (Bayswater).—As an ex-Service man, are we to understand you are waiting in a house of London Huns? If so, we can quite understand your having an uncongenial job.

J. A. B. (Battersea).—"It almost seems as though it would have been as well had we lost the war. We might then have come to our senses." On the contrary, we should have become Hunsensible.

S. L. (Toronto).—"Let the British keep true to the Japanese Alliance." Sir, the British always keep true to their alliances.

R. H. (Dover).—"Dear *future* Prime Minister." Hush, for heaven's sake! Don't give the secret away just yet.

F. E. B. (Cornwall).—"When I opened JOHN BULL for this week at the page 'Dover Powder,' such a big flea hopped out." Probably the one Major Astor got in his car.

"GALATEA" (Napa, Calif.).—"Terrible Sin fein sentiment 'ere among the ignorant." The same 'ere.

"HUN-ATER" (Carnoustie).—"May you *soon* hold the position of P.M." Merely the transpositon of letters already tacked on to our name.

W. G. P. (Crewe).—"If the Government issued each day a full report of business transacted"—it would not last a week.

L. M. (Southampton).—"We have much to be thankful for that the Coalition can only extend its control to things terrestrial." It won't extend its control as far as that much longer.

G. P. (Letchworth).—We prefer the shilling you sent to the "Greatest of These—" to your joke.

D. D. (Pendleton).—*Nil. desp.* Isn't it Don Quixote who says that Fortune always leaves some door open to come at a remedy?

W. H. (Notting Hill), maintains that many of the Trade Unions are "trying to starve the ex-Service man," and that H.M. Office of Works are aiding and abetting them by keeping lazy Unionists in cushy jobs.

MRS. M. V. (Walthamstow).—What? Extra officials for Labour Exchanges? Good Lord deliver us!

"DOG LOVER" (Nottingham).—We agree with the magistrate that to keep a dog constantly on chain is cruel.

W. J. (Leeds).—"The Psychics tell us spirits throng The air by night and day, and long To speak (through Psychics) their desires, But Psychics oft were crimson liars." The last two lines may be reason, but they are poor rhyme.

J. M. F. (Berwick-on-Tweed).—"What use are onions anyway?" Ask the film artists who do the sob stunts.

"CYMRO" (Wrexham).—"The only thing a one hand man can't do here, is to clap hands." Do you think Taffy would have managed that business with the marrow-bone if he'd had but one hand?

"READER" (Broadstairs). — "The Jewish financiers control the world. Statesmen are mere puppets in their hands." Then we want another Richard Cœur de Lion to cut off their ears.

H. A. H. (Bloxwich).—We periodically warn readers against the wiles of the tricksters who operate in the name of the Bishopsgate Trading Company.

E. E. A. (Barking).—"I have a letter here from Leeds, stating they can cure my stammering in 30 days." If you let them gull you, you will stammer with indignation for the rest of your life.

E. G. (Willesden).—"The rich man saves. The poor man slaves." Our turn now: "What time the bermy poet raves."

J. E. W. (York).—A man who dodges affiliation payments till the amount is over £20 should get jail without further option.

R. S. (Nottingham).—The man named Slapp, charged with assault, should be glad he was not tried by Mr. Justice Darling.

J. L. (Grantham).—"I found it very hot at first. I married one of the Australian boys." Cause and effect?

"JOE THE WATCHMAN" (Enugu).—We have received your "piece of petition." Your letter took over 12 months to reach us; we hope you do not still want to borrow "five shillings till next pay day."

"BRUNO" (Penn).—"Married women, whose husbands have never served in the war and are in regular employment, are still retained in the Income-tax offices of Dudley and Wolverhampton." We would sack the lot.

H. N. S. (Ongar).—Have nothing to do with the "Football System" of R. Maxwell, of Ipswich.

"ROB ROY" (Edinburgh).—A man hath joy by the answer of his mouth; a word spoken in due season, how good it is?

"JACK" (Cardiff).—"Young ladies are still working as conductresses on the Rhondda cars at Pontypridd." Then they are very ungentlemanly.

L. ST. C. (Toronto).—"In Toronto alone we have twenty thousand unemployed, and a daily bread line of from six to seven hundred men and women." We must revive our slogan: "Canadian emigrants, beware!"

G. H. R. (Fulham).—Readers who have registered under our Free Fire Insurance Scheme, which was inaugurated in Jan., 1919, are qualified so long as their order with newsagent and our scheme remain in force. It is not necessary to register annually.

CAPT. E. L. MACNAGHTEN (Devon).—Your complaint is not properly against us, but against the Yankee newspaper which reported you as having charged British Army officers with vile atrocities in Ireland. We are glad you deny the accuracy of the report, but what, exactly, *did* you say?

MRS. W. H. (Hull).—"Do keep away, I implore you." Madam, we haven't been to Hull for months, and don't mean to.

LT. COL. A. S. C.—"The desirability of commuting a pension or not is not the question." Excuse us, but that *is* the question, whatever the scale may be.

"A £5 SUFFERER" (Nottingham).—"I am pleased that the Public are beginning to find you out." You don't call Ramsay Macdonald's organised gangs of ruffians the Public, do you?

A. A. (Moss-side).—"I don't know any history, but you are very clever." Well, that will be history some day.

F. C. (Cardiff).—The lady who "rang for her revolver" to repel a burglar probably guessed the maid was at the keyhole.

"SCRIBE" (Chatham).—Three of the staff have broken down under the strain of reading your daily letters. Please spare us for the future, and send the money you save on postage to the "Greatest of These" Fund.

W. L. W. (Purley).—The London Guarantee and Accident Company differentiates between "a Ford" and "a motor car." We can't afford to!

J. M. (Coatbridge) complains of the bad and insufficient tools and kits supplied to partially disabled workers at Cathcart Government Instructional Factory. This state of things ought certainly to be remedied.

E. F. K. (Tooting).—You have a substantial grievance, and it is obvious that the General Manager agrees with you about it. In discharging you he is acting under Government instructions.

D. S. (Islington).—You write as if the world should laugh no more. Surely it's a sad heart that *never* rejoices?

J. E. C. (London, E.).—"Anagrams for W.P.B." Destination correctly anticipated.

H. A. C. (Twickenham).—We have examined your letter through the microscope, the gyroscope and the ophthalmoscope, and submitted it to the X rays, but have failed to find the alleged joke. Did you leave it out?

L. C. (Paddington, W.).—"I wonder if these rude lines would be suitable for your paper." Heaven forbid that we publish anything rude!

C. D. (Shepherd's Bush).—The "lady" who said "unemployed processions are fakes," probably offered some of the men a few old cothes and a last week's pie for a day's work.

W. T. (Shetland).—The *Shetland News* is right when it says that America, like Ireland, made Britain's difficulty its opportunity. But we guess it miscalculated the final result.

"STATIONER" (Glasgow).—"I think you might have a slap at way they have organised the British Industries Exhibition." Where would you like the slap to be applied?

C. (Abbey Wood).—"I have no room in my heart but for heroes who would do and dare." So, of course, you did not vote for Ramsay Macdonald.

W. K. F. (Manchester).—We are happy to state that the Lancashire Commercial Agency mentioned in our issue, dated 26th Feb., is not connected with the Lancashire Commercial Co., of 23, King Street, West Manchester.

W. P. (Colchester.)—"Your noble sum £2,000 going in a splendid direction." That was the winner's impression. Are you a thought-reader?

J. M. (Alloa).—"I am sore troubled with evil spirits." Been drinking American "Scotch" again?

YOUR EASTER GIFT FROM "JOHN BULL"

For full particulars see page 7.

LETTER BAG.—(Continued.)

P. S. R. (Golders Green).—In the "Economy Comb-out" no doubt the Wasters will keep their favourites. But one thing at a time.

"EX-SERVICE WOMAN" (Droitwich).—"No one here raises a finger to improve things. They are all fast asleep." We must certainly wake them up. Bow wow!

"JUSTICE" asks, "Is justice being done in Ireland?" No; murder is.

D. P. (Bradford).—Obviously, you ought to pull up. In the days of prosperity rejoice; in the day of adversity consider.

R. J., JR. (Ryhope).—"Allow me to write you concerning the abuse and impudence we received from a noble Seaham Harbour policeman." If he's noble, he ought to know better.

C. B. H. (Bournemouth).—People who sneer at a disabled ex-Service man in public or private are unfeeling ingrates; but then, silk purses can't be made out of sows' ears.

C. W. P. (Camberwell).—The Stockwell Watch Co. have been often exposed. They are on the ramp. Do not trust them, gentle lady.

"BOSKEY BILL (Herne Bay).—"One day (Sunday) he lifted up his surplice, and pulled up his trousers, in the middle of the sermon." Perhaps he had a button short.

"AN ENQUIRER."—"Why is the Women's Branch of the Board of Agriculture in existence? There are at any rate two women of high position, to say nothing of their staffs, in official grandeur there." It is only right to give the otherwise idle rich something to do, is it not?

"LADY READER" (Kamloops).—We will forgive you your verses, since they were written in hospital. Try again when you are quite well.

MRS. E. F. (Forncett S. Peter).—"Ten o'clock in the morning is quite time enough for little mites of 5, who have often a long way to walk, to be in school." Agreed.

"READER" (Thornton Heath).—"Receipt for any sores or swellings on anything anywhere" received. Any good for ombongpong?

C. D. (Chicago).—"Has it ever been your luck to travel third-class from England to New York on R.M.S. *Caronia*?" No, and from your account we hope it never will be.

"JOHNNY HORNER" (Dundee).—"When to Football match I go, While waiting for starting whistle to blow, I dip into JOHN BULL'S 'Letter Bag,' And feast on the swag, Then waiting's a pleasure you know." You also may feast on one biscuit.

C. L. (Detroit, U.S.A.).—Thanks for letting us know what the *Detroit News* thinks about us. Good luck to you.

R. A. J. (Kirkdale).—"What date and year did the '9 hours a day working Act' come into force?" There never was such an Act, consequently the date on which it came into force is unknown.

"REGINA READER" (Regina, Sask.). "Convicted of a serious crime against a young girl, Alexander Bouchard was sentenced at Prince Albert by Mr. Justice Embury to 17 years' penal servitude and 45 lashes." A judge after our own heart.

W. B. (Monmouth).—Your compliments on our Open Letter to Jones of Monmouth are much appreciated. He ought to be appointed attendant of the places of public convenience he referred to.

"FAIRPLAY" (Toronto).—"In Toronto alone there are something like 20,000 out of work." Truth will out.

A. B. (Highgate).—Financially speaking, we are of your opinion that the payment of £4,500 a year to the British Papal Envoy in Rome is a waste of public money.

MRS. C. F. (St. Anns Well).—A very harsh sentence. What is against your husband and his fellow prisoner is that they had been previously convicted of poaching.

E. J. N. (London).—"I have six inventions I wish to patent in twelve countries. If you know any gentleman with £1,000——" We do; but his money is engaged.

H. R. F. (Barnsley).—"The Hydra of Erin. Is it not possible to find a British Hercules to decapitate this monster?" Don't know the answer.

"AN ADMIRER."—"That the inhabitants of Belfast are bigoted is a damnable lie." We are glad to hear it, if it is permitted to rejoice about anything damnable.

A. J. K. (Stanford-le-Hope).—Your bigotry prevents you from admitting that the victims of the sexual sinner are entitled to protection.

T. P. W. (East Lothian).—If any R.I.C. would like your chest protector against revolver bullets, and will communicate with us, we will send his letter on to you.

M. G. (Taunton).—You seem to be about right with respect to the building trade. The harvest truly is plenteous, but the labourers are few.

"ENGLANDER" (Congo Belge).—We gather from *L'Avenir Colonial Belge* that the British are not greatly beloved in the Belgian Congo.

"B.A." (Cantab.).—Raffles or "draws" are illegal whether in public or private, and you could not get rid of your picture that way without taking legal risks which we are unpermitted to instruct you how to avoid.

"SOUTH KENS" (London) says the attendant staff of London University are the worst paid of any University attendants in the kingdom.

H. S. (New Southgate).—Surely, if you plastered your windows with bills drawing attention to your war service, you could beat the big tobacconist who has opened a competing business. The public haven't lost *all* gratitude.

MRS. M.* M.-C. (Exeter).—"I hear . . . that the Germans are bringing cement to Brazil and Argentine in *British ships*." Better in our ships than their own. We do at least get the freight.

"SINN-FEIN."—"They are not *all* fools, altho' your piffle *is* read by thousands." Exactly—cause and effect.

W. F. (Ipswich).—Heaven and Dr. Addison alone know what is going to be done about the builders' subsidy this year.

C. S. (Crickhowell).—"London cannot produce a spiritual man." Nor many spirituous ones, at present prices.

P. C. (Leeds).—"I am backing Saneso both ways." As you are so confident, we may have a "bob" on it ourselves.

E. F. (Churchwood).—"Rates soar—John Bull's sore!" Another like that, and you will take your next few meals standing up.

Y. D. (Philu).—A Yank is a person who never lets his right hand give till the left holds the I.O.U.

H. A. (Belfast).—If you have a recipe for "German *die-stuffs made two centuries ago*," it looks as if they have been preparing for war quite a long time.

(Many replies are unavoidably held over.)

The "Buckingham."

SENSATIONAL PURCHASE

OF HIGH-GRADE ALL WOOL and OTHER NEW SPRING SUITINGS AT PANIC PRICES.

"John Bull" Readers to Benefit.

70/-

THE SUIT

GUARANTEED MADE TO MEASURE

WRITE FOR FREE PATTERNS & MAGAZINE

"Fashions for Men"

THE ENORMOUS success of the "Rego" Sale, just ended, has enabled us to purchase huge quantities of the best quality NEW SPRING SUITINGS at panic prices. The weaver's need of ready money was our opportunity. Their loss was your gain, for we are able to offer you full pre-war value at almost pre-war prices. For example, we can make to measure in the latest style (as illustrated) a fully guaranteed, perfectly fitting **ALL PURE WOOL SUIT for 70/- ONLY!** This suit is accurately cut and tailored, and possesses a high degree of finish. It can also be made in any other of the smart and fashionable styles illustrated in our magazine, "*Fashions for Men.*"

"REGO" CLOTHES ARE TO-DAY WORN BY MORE THAN A QUARTER OF A MILLION OF THE WORLD'S BEST-DRESSED MEN.

EVEN though you live a hundred or more miles from a "REGO" Branch, our expert cutters and tailors will make you a suit which will fit you perfectly and give you a smart, spruce, well-groomed appearance. The wonderful "Rego" Easy Self-Measurement Chart and our perfected system of cutting enables us to GUARANTEE faultless fit and irreproachable style.

Should any suit supplied by us fail to give entire satisfaction, we will immediately and without question return the purchase price in full.

THIS present unique opportunity should not be missed by any man mindful of his good appearance. Nowhere else will you get such astounding value as this **ALL PURE WOOL SUIT for 70/-** And this is ONE ONLY of the many splendid lines we are offering while these specially purchased cloths last. *They cannot be repeated at this price.* Write at once for our NEW SPRING PATTERNS—which are better, more generous and more numerous than even we have ever offered before. Every garment we supply by mail is guaranteed cut and tailored throughout to individual measure in our Model Workrooms, which are the most hygienic and perfectly equipped in the world.

If you can, visit one of the 36 Rego Branches in London. Failing this, write at once for FREE PATTERNS and Self-Measurement Chart. Address as below;—

THE REGO CLOTHIERS LTD.,

Post Order Depot, Dept. "J.B." **110a, 111 & 112 HIGH ST., SHOREDITCH, E.**

"BULLETS"

2nd Prize £20

10 Prizes of £5

10 Prizes of £2 10s.

25 Prizes of 10s.

£250 FIRST PRIZE

2,000 POPULAR NOVELS

3rd Prize £10

100 Prizes of 5s.

500 Prizes of 2/6

2000 TARGET PRIZES

NEXT WEEK "BULLETS" FIRST PRIZE WILL BE INCREASED TO £500.

HOW TO MAKE "BULLETS."

First choose any of the Thirty-two examples given below. Then give **TWO, THREE or FOUR** words having some bearing on the example chosen. Any **ONE** of the words selected must begin with any letter in the example chosen. The other words selected can begin with any letters in the alphabet. This example will guide you:—Example:—FAIR FIGHT. Bullet:—FOR SEAT IN PARLIAMENT. Competitors may send in two BULLETS for sixpence. If more coupons are used, an entry fee at the rate of 6d. for each coupon must be sent.

LIST OF EXAMPLES FOR "BULLETS" COMPETITION No. 406.

MAKING GERMANY PAY	AFTER THE ELECTION	SHOWING FIGHT	PERFECT LADY
WHAT BOTTOMLEY STANDS FOR	ARTFUL	A PRETTY STORY	DAME FASHION
WHAT PREMIER PROMISES	NEVER AT A LOSS	NEVER TIRED	GOING TO CHURCH
READY TO HELP	IN AND OUT	IN THE JURY-BOX	CAN'T BE IMPROVED
SIGN OF THE TIMES	A STRUGGLE	A BIG ROW	WELL SPENT
THERE'S MANY A SLIP	WORKSHY	MIGHT BE WORSE	GOING TO COUNTRY
SERVING TWO MASTERS	A FAT FIGURE	FETCHING MORE	TELL ME WHY
STAGE FRIGHT	HAND OVER FIST	A REAL BARGAIN	BEYOND REPROACH

Closing Date, Thursday, March 17th.

No.____

Example____

Bullet____

Example____

Bullet____

(406) P.O. No.____

I agree to enter this Competition in accordance with the rules and conditions announced on this page. With 1 Coupon send P.O. for 6d.

Signed____

Address____

If unable to secure extra coupons you can write your "Bullets" on plain paper.

Closing Date, Thursday, March 17th.

No.____

Example____

Bullet____

Example____

Bullet____

(406) P.O. No.____

I agree to enter this Competition in accordance with the rules and conditions announced on this page. With 2 Coupons send P.O. for 1s.

Signed____

Address____

Envelopes should be marked "Bullets" No. 406, "John Bull," Long Acre, London, W.C.2.

Closing Date, Thursday, March 17th.

No.____

Example____

Bullet____

Example____

Bullet____

(406) P.O. No.____

I agree to enter this Competition in accordance with the rules and conditions announced on this page. With 3 Coupons send P.O. for 1s. 6d.

Signed____

Address____

Closing Date, Thursday, March 17th.

No.____

Example____

Bullet____

Example____

Bullet____

(406) P.O. No.____

I agree to enter this Competition in accordance with the rules and conditions announced on this page. With 4 Coupons send P.O. for 2s.

Signed____

Address____

SELECTION OF EXAMPLES FOR "BULLETS" COMPETITION No. 407.

WHAT BOTTOMLEY PRESCRIBES—WAY THINGS ARE GOING—BAD DAY'S WORK—TRICKY—KEEPING BABY QUIET—DAILY GRIND—KEPT IN PLACE—HEALTHY SIGN—UNDESIRABLE—MOST DISTURBING—GOOD AND TRUE—NOBODY WELCOME—ALL MY EYE—TOO CHEAP—NOW WE KNOW—ODDS AGAINST—WHAT WE DESERVE—FREE COUNTRY—VOICE OF REASON—MY NEXT JOB.

These examples can be made use of on the Coupon above, and must reach us on or before **Thursday, March 31st.** All Coupons so used **MUST** be marked clearly with the number **407** in the top left-hand corner, and envelopes containing these Coupons must be addressed "Bullets" No. **407**, JOHN BULL, Long Acre, London, W.C.2. Such Coupons must not contain any of the Thirty-two Examples for Competition **406.**

List of Ten-Shilling Prizewinners in "Bullets" Competition 406 will be published in next week's "Competitors' Journal." Complete List of all Cash and other Prizewinners can be seen at the offices of "John Bull."

Result of 404th 'Bullets' Competition

FIRST PRIZE OF £250:

Mr. F. J. MILLER,
62, Vincent Sq., Westminster, London, S.W.
Example:—WON'T BE BLUFFED.
Bullet:—BRITANNIA'S "HAND" TOO STRONG.

SECOND PRIZE OF £20:

Mr. A. J. ALLEN,
191, Bearwood Road, Smethwick, Birmingham.
Example:—SPENDING WISELY.
Bullet:—THERE'S STILL SOME LEFT.

THIRD PRIZE OF £10:

Mr. G. PRICE, 1, Brown's Lane, Chester.
Example:—OUR GOVERNMENT.
Bullet:—THE PEOPLE TO BLAME.

10 Prizes of £5 each:

Mr. J. AINGER, 22, Lansdowne Road, S.W. 8.
DANGEROUS—"LEADERS" WITHOUT A "CURB."
Miss D. H. SCROGGS, 141, Tower Gardens Road, Tottenham, N.:
SELFISH—"LOT" MADE THAT WAY.
Mr. A. H. LAW, 71A, Strathleven Road, Brixton, S.W.2:
TO BE SOLD—WHAT WE DON'T WANT.
Mr. J. SUTTIE, 25, McDonald Road, Edinburgh:
READY RECKONER—CROWD WHEN WELSHER'S CAUGHT.
Mrs. E. EVANS, 39, Fernhill Street, Princes Park, Liverpool, S.:
CLOSE RACE—ALLIES DIDN'T FIND BRITISH.
Mr. G. WALTON, 259, Barlow Road, Levenshulme, Manchester:
IN VAIN—WAR CRIMINAL'S "NAME TAKEN."
Miss K. E. SMITH, 42, Monks Road, Lincoln:
OUR GOVERNMENT—PREMIER CLEVERLY "MADE HIMSELF."
Mr. T. THOMAS, c o 216, Cleethorpes Road, Grimsby:
ONE NEVER KNOWS—WHAT "GOES IN" BEER.
Mr. E. WEATHERALL, 52, Wiverton Road, Sherwood, Notts.:
MEAT AND DRINK—GERMANY COULD SPARE AUSTRIA.
Mr. R. MEALMAKER, 45, West High Street, Forfar, N.B.:
ONE NEVER KNOWS—WHAT LEGS GERMANY'S ON.

10 Prizes of £2 10s. each:

Mr. H. C. MATTHEWS, 71, Crofton Park Road, S.E. 4:
DANGEROUS—POLICY, WITHOUT COUNTRY'S ENDORSEMENT.
Miss B. GLASS, 7, Artillery Passage, Bishopsgate, E. 4:
SPENDING WISELY—MAN OF "RARE GIFTS."
Mr. W. G. KEY, 28, Hewson Road, Lincoln:
MUCH AS USUAL—EUROPE ARMED CAMP AGAIN.
Miss D. CASSIDY, 30, Craster Road, Brixton Hill, S.W.2:
WHEN FLAPPER LEAVES—SHE'S "NOT SO SLOW."
Mr. J. IRONS, 104, Farleigh Road, London, N, 16:
IN SMALL DOSES—CONTROL GAVE US SOCIALISM.
Mr. A. WASTNAGE, Chesham Lodge, Hatch End, Middlesex:
DANGEROUS—MAKING EXCUSES BEFORE ACCUSED.
Mr. P. HORWOOD, Churchfields, Bromsgrove:
DAILY ROUND—TO MOTHER'S—NEW BRIDE.
Mr. B. DOUGLAS, Broad Oak Farm, Leighton Buzzard:
BIG NOISE—WON'T DROWN "RULE BRITANNIA."
Mrs. W. WEDGWOOD, Rose Cottage, Prescot:
IN SMALL DOSES—EVIDENT RUSSIA NEEDED FREEDOM.
Mr. G. WINGATE, Old Court House, Limpsfield:
HOME AND AWAY—ACTIONS PROCLAIM THE GENTLEMAN.

BULLETS RULES. 1. The First Prize will be awarded for what, in the opinion of the Judges, in consultation with the Editor, is the best "Bullet" received, and the other prizes in order of merit, the test being cleverness, aptness and originality.
2. Bullets must be plainly written on one of the coupons, and only two attempts may be written on each coupon.
3. All four coupons may be used, and a postal order enclosed at the rate of 6d. for each coupon made use of, which must be made payable to JOHN BULL and crossed _____ and Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Coupons must not be mutilated.
4. All coupons arriving too late to be judged with absolute thoroughness will be duly returned.
5. The Editor undertakes that every Bullet received shall have careful consideration by a competent staff of qualified judges.
6. The Editor's decision on any matter of dispute arising in connection with this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

RESULT OF OUR NINETEENTH FOOTBALL COMPETITION.

In this Competition four of the matches set for February 19th were not played. The following four Competitors each sent a correct forecast of the remaining ten fixtures, and therefore divide the Prize of £2,000:

MR. E. A. HAIGH, 50, Longmead Avenue, Bishopston, Bristol.
MR. J. HARRIS, 127, Graham Street, Islington, N.
MR. E. MITCHELL, 33, Radstock Road, Midsomer Norton, Somerset.
MR. T. L. WRIGHT, 7, Handford Square, Ipswich, Suffolk.

THE JOHN BULL GREAT FREE FIRE INSURANCE

COVERING ALL RISKS BY FIRE TO HOME, LIFE & LIMB.

UNDER this most unique FREE INSURANCE OFFER anyone above the age of 10 can be insured irrespective of sex. The premium charged by any Fire and Accident Insurance Company to secure similar benefits would certainly exceed 5s. per annum. We offer it to you absolutely free.

We have made our insurance as simple and comprehensive as possible, and shall not bother about any "Legal Representative" or "next of kin." Claims will be paid to the registered reader, who must personally sign the coupon, or to the person nominated thereon, and to no one else.

A separate coupon must be filled up in respect to each person to be insured.

This offer applies only to persons residing in, and property situated in, England, Scotland, and Wales.

The full conditions governing this scheme will be published from time to time.

WHAT WE WILL PAY:

For Damage to contents of Home by Fire up to	£200
In case of Death directly due to Fire at Registered Reader's home	£200
For the Loss of Two Limbs or Both Eyes, or One Limb and One Eye	£200
For the Loss of One Limb or One Eye	£100
Medical Fees for Injuries not proving fatal but incapacitating the injured person from following his, or her, employment, up to ..	£10
In the event of a Temporary Total Disablement up to 13 weeks..	£1 per week

ORDER FORM

TO BE RETAINED BY NEWSAGENT.

To.....Newsagent.

.....

Please deliver "JOHN BULL" to me regularly until further notice.

Signed.....

Address.....

.....

March 12, 1921.

You must also fill in the Registration Form, which will be found next to this, and post it to JOHN BULL Insurance Dept. 88, Long Acre, London, W.C.2, where your name and the name of your nominee will be duly registered.

REGISTRATION FORM

Which must be posted to—
JOHN BULL INSURANCE DEPT., Long Acre, W.C.2.

This is to notify that I have this day placed an order for the regular weekly supply of JOHN BULL with

.....Newsagent, of

.....

and desire you to register me as a regular subscriber under the terms of your Insurance Scheme.

In the event of my being injured or killed, or of my home or its contents being damaged, I hereby nominate to receive any payment due under this Insurance, first myself, or in the event of my death:—

Name of Nominee.....

Address.....

Signature of Insured.....

(Mr., Mrs., or Miss)

Home Address.....

March 12, 1921.

To remain qualified for the benefits, readers must continue to have "John Bull" regularly supplied to them.

Enclose 1d. stamp if an acknowledgment of receipt of Registration Form is required.

£1,000 FOR ONLY TEN RESULTS

MUST BE WON! ONE THOUSAND POUNDS *For a correct or nearest correct forecast of* ONLY TEN RESULTS!

THIS COMPETITION IS EXCLUSIVE TO "JOHN BULL."

Coupons are not published in various other papers. If you want to win the £1,000 prize

YOU CAN ONLY USE COUPONS TAKEN FROM THIS PAPER.

THE sum of £1,000 will be paid to the sender of a coupon containing the correct results of the 10 matches given. If 10 correct results are not given, the £1,000 will be awarded to the sender of the most correct results, so that in any event the £1,000 **MUST BE WON.** We would advise competitors to make a careful study of football form before filling in their coupons. **Scottish and Irish readers can compete.** Competitors may send in as many coupons as they like.

NO ENTRANCE FEE! NO GOALS REQUIRED!

READ THESE RULES CAREFULLY.

(1) All attempts must be made on coupons taken from the issues of JOHN BULL announcing this Competition. Coupons must be completely filled in with ink in ordinary handwriting (typewriting or pencil will not be allowed), and in accordance with the instructions given on this page.

(2) The sum of £1,000 (one thousand pounds) will be paid to the competitor sending a coupon containing the correct results of all the matches played to a finish. If no competitor succeeds in giving all the correct results, the sum of £1,000 will be paid to the competitor sending a coupon with the most correct results. In the event of a tie or ties, the prize to be won will be equally divided amongst the most successful competitors. No competitor can receive more than one share of the £1,000. Should any match not be played to a finish on the date given, or as set out on the coupon, it will be disregarded.

HOW TO FILL UP YOUR COUPONS.

If you think the "Home" team will win, place a X in the column headed "Home"; if you think the "Away" team will win, place a X in the column headed "Away"; if you think the result will be a draw, place a X in the column headed "Draw." **Only one X must be entered for each match.** Coupons must be completely filled up in ink.

(3) Ten crosses in all must be marked on each coupon, one for each match. Coupons marked otherwise will be disqualified.

(4) No responsibility will be accepted by the Editor for the loss or non-delivery of any coupon. Proof of posting will not be accepted as proof of delivery or receipt. No correspondence will be entered into, nor will interviews be granted.

(5) Any coupon on which an alteration of any kind has been made will be disqualified. Any coupons received later than March 23rd will be disqualified.

(6) The Editor's decision must be accepted as final and legally binding in all matters concerning this Competition, and acceptance of this rule is an express condition of entry.

Cut out Coupon neatly, and address all entries as follows: **Football Competition No. 21, "JOHN BULL," 95, Fleral Street, Covent Garden, London, W.C.2.** Write "Football" in top left-hand corner of envelope. All coupons can be enclosed in one envelope, but this must not contain entries for other Competitions.

COMPETITORS MAY SEND AS MANY COUPONS AS THEY LIKE.

THE RESULT OF OUR NINETEENTH FOOTBALL COMPETITION APPEARS ON THE OPPOSITE PAGE.

"JOHN BULL" FREE FOOTBALL COUPON.

☛ *Please Note New Closing Date,*

WEDNESDAY, MARCH 23.

MATCHES TO BE PLAYED SATURDAY, MARCH 26TH.

Home Team		Away Team	Home	Away	Draw
Blackburn R.	v.	Liverpool			
Manchester City	v.	Burnley			
Middlesbrough	v.	Aston Villa			
Sunderland	v.	Tottenham H.			
Coventry City	v.	Bury			
Leeds United	v.	Bristol City			
Leicester City	v.	South Shields			
Brentford	v.	Northampton			
Brighton & H.A.	v.	Swindon Town			
Norwich City	v.	Watford			

☛ **Coupons must be cut—not torn out.**

I enter "JOHN BULL" Football Competition in accordance with the rules and conditions on this page and agree to accept the Editor's decision as final and legally binding and enter on that understanding.

(21) SIGNED ☛ .....

ADDRESS .....

.....

SMALL ADS. WORTH WATCHING

1s/- per line. (Minimum 3 lines.)

BEST AND CHEAPEST wholesale warehouse for beginners. Remnants, Drapery, Ready-mades, Travellers' Samples. Send for catalogue.—Cochrane's Warehouse, 1, Victoria Bridge, Manchester.

GOOD SPARE-TIME AGENCY.—Applications invited from respectable working men in regular employment to supply Boots Suits, Drapery, Watches and Jewellery, for cash or credit. Liberal supply of samples. Commission highest paid.—Apply, Freeman, Contractors, H.M. Government, Lavender Hill, London.

"A SURE LIVING" Selling Ready-mades and General Drapery. Quick sale, big profits. No experience required. Sample Parcels from 10/6. Rules from 22. Satisfaction guaranteed. Repeat Orders arriving daily. Price List and "Beginners' Guide" Free.—B. Palatine Warehouse, 633, Mosley Street, Manchester.

SUITS, Overcoats, turned successfully. Descriptive booklet and price list, write the Invisible Repair Co., Dept., J.B., St. Martin's Court, Ludgate Hill, E.C.4. Established 1909.

LEARN to write advertisements and earn from £5 to £10 weekly upwards, both sexes.—Write, Secretary, Dept. J.B., Dixon Institute of Advertising, 196, Oxford Street, London.

BLOUSES.—Parcels from 22. Wholesale List and advice to beginners, 2d. stamp.—S. & J. Ireland, Ld., Dept. J, 69a, Market St., Manchester.

SUITS AND OVERCOATS TURNED equal to new. Send garments for estimate. Price list. Write L. Silk and Co. (J.B.), 84, City Road, E.C.1. WE COLLECT. Phone Central 1818.

DO YOU ADVERTISE?—Your advertisement inserted in 50 Provincial Newspapers for 6/6. London and Suburban series same price.—Write for prospectus, Central Press (Series Dept. 60), 199, Strand, London, W.2.

A GRAND Agency for either sex whereby a good income is assured by selling in their spare time, Drapery, Boots, Clothing, Jewellery, etc., for cash or easy payments; agents well supplied with samples and the most up-to-date Catalogue; now is the time to build up a good connection; liberal commission.—Apply, Dept. 19, J. Turner, 18, The Arcade, Grattan Road, Bradford.

ARE YOU LONELY?—Do you want friends? If so, send 2d. for "THE LINK" (not matrimonial).—LINK, 5, Wine Office Court, E.C.

£5 to £10 per week can be easily earned for a small outlay of 20/-; no previous experience necessary.—Write for particulars to H. Lovaine (Dept. J.B.), 142, Newnadsditch, London.

GRAMOPHONE, 6 tunes, 300 needles, 42 17s. 6d., carriage paid. Approval willingly. Records, 20/- doz. Complete Gramophone and Record Catalogue free. (State which required.) Presco, Dept "O," 174, Lavender Hill, S.W.11.

JUMPER WOOL.—Beautiful quality, 80 lovely Shades, 10/- per lb. Send for shade card.—Caledonia Hosiery Co. (Dept. J.B.), Bradford.

GREGG SHORTHAND, THE GREAT ANGLO-AMERICAN SYSTEM.—Simple, legible, rapid. Booklet FREE.—The Gregg Publishing Co. (Dept. J.), 7, Garrick St., London, W.C.2.

BICYCLE BARGAINS.—Write before it is too late for my clearance lists Premiers, Humbers, Centaurs, Swifts, Triumphs, Rovers, Raglans, Court Royal, etc. Grand Bicycles from £6 19s. 6d. cash (Makers price £15 15s.).—Geo. King, The Great Cycle Dealers, Coventry.

10,000 MECHANICS' Blue Suits, 5/6, Officers' Field Boots, laced to knee (black or tan), 45/-; Officers' Tan Boots, 30/-; Officers' Tan Brogue Shoes, 20/-; Police Boots, Leather Lined, 20/-; Naval Boots, 20/-; Rubber Knee or Thigh Boots, 17/6; Government Flannel Shirts, 10/6; Wool Cardigans, 10/6; Officers' Trench Coats, Waterproof (very smart), 55/-; cheaper kind, lined rubber, 30/-; Motor Gauntlets, 5/6; Motor Caps, 1/-. All new, Post paid, approval, cash refunded. Thousands of Bargains. Price Lists free. ARMY Stores, Regent Road, Great Yarmouth.

CYCLISTS! Spend less this season. Get right away into the biggest and best market for all cycling wants. Drop a postcard for Free copy monster 144-page Cycling Buying Guide, "The Key to Wise Cycling." This book does the trick, SAVES YOU POUNDS, and proves it, over and over again. Full of amazing offers, fine illustrations, wonderful testimonials, valuable hints and advice. Everything from tiny cotter-pins to complete cycles. Prices defy competition. Investigate this. Book is quite FREE. Write, NOW.—MOORHOUSE, LTD., DEPT. 89, PADIHAM, LANCS.

REAL HARRIS and Lewis Homespuns. Direct from makers; best quality only, patterns free.—Harris Tweed Depot, James Street, Stornoway.

THE WORKERS' REMEDY for cuts, burns, scalds, boils, abscesses. "Bates's Salve" extracts all poisonous matter and quickly heals. 100 years' reputation. 9d. and 1/3 Chemists, or post free Bates & Co., 55, Sidmouth St., W.C.1.

CASEMENT Curtaining, direct from makers, Hemstitched and Lace Inserted. Send postcard for Pattern Book.—Dept. A5, Ludlow's, Kirkgate, Bradford.

MENDING TEARS with Mend-a-Tear is so fascinatingly simple. A hot iron, a strip of Mend-a-Tear beneath the tear, the edges neatly drawn together and pressed—and the tear's vanished!—Leicester Rubber Co., Ltd., 33, Granby Mills, Leicester.

ENLARGEMENTS, any Photo copied. Lifesize (20 by 16), 2/6 in 4 days. P. Cards, 12 for 2/-.—Wood, 151, High Road, Kilburn, N.W.

SHEFFIELD Super-Stainless Cutlery, "Mirror Finish," Firth's Steel, a triumph of Sheffield craftsmanship. Special tray cases, Dessert 20/-, Table 24/-, 4-doz. Carriage paid. Charles Ainley and Co., "D." Dept., Wellington St., Sheffield.

"CATALOGUE PLEASE."—Write these two words on a postcard, and I will send you the finest of all Catalogues. Cycles, Tyres, and every accessory. Lowest prices on record. It's a mighty big list. Post free.—H. Fitzpatrick, Dept. 82, Burnley.

EARN £6 A WEEK by selling boots on commission. An astounding offer. Easy work, generous pay. A straightforward proposition. Write at once for particulars, Maximum Shoe Co., Ltd., 92, Maximum Works, Northampton.

ANYONE with taste for LETTERING can earn £10 weekly; new profession with unlimited scope; rapid tuition at low fee.—Write, Gordon K. Service, 12, Colston Street, Bristol.

BEAT high-priced Tailoring. Have your clothes renovated by CITY REPAIR CO., 260, High Holborn, (DB), London. Booklet free.

MASTER THE PIANO RAPIDLY, EASILY, BRILLIANTLY.—Postal Lessons from Ordinary Music. A.B.C. to understand, yet uncannily rapid mastery almost without conscious effort. Thousands successful who had previously failed utterly. Judge by reading my illustrated book, "Mind, Muscle, and Keyboard." It is free on receipt of postcard.—Mr. H. Becker, 81, Bristol House, Holborn Viaduct, London.

SOCIAL SUCCESS ASSURED. The Memphis Magical Course divulges closely-guarded secrets, and provides, at a popular fee, the means of becoming a talented Magical Entertainer. No skill required. Success guaranteed. Write for FREE Brochure to Memphis Magical Academy (Dept. J.), 111, Elgin Ave., W.9.

LEARN Dutton's 24-hour Shorthand. Secure speed of 150 words per minute. 1st lesson free. —Dutton's College (J.), Skegness.

4 ft. 6in. WOOD BEDSTEAD. Wire Mattress, Wool Bed or Overlay, complete, finished oak, £3 19s. 6d. Bedstead only, £3 19s. 6d. Finished walnut or mahogany, £1 extra. Design on application to A. Ambery, Flixton, Manchester.

WALLPAPERS, All British made, and Hall's Distemper sent you direct. For pattern books and tint cards (post free), apply "The Priory," Artistic Wallpapers, Dept. H., 13-15, Prospect Street, Bridlington.

GRAVES OF SHEFFIELD

Write for patterns, post free, of Overcoats, Suits, Costumes, Fabrics, Raincoats, Mackintoshes etc., or Catalogues of Footwear, Wool Shawls, Drapery, Ladies' and Children's Clothing, Sheffield Cutlery, Gramophones and Records, Tea and Dinner Services, Bedsteads, Bedding, Sewing Machines, Curtains, Trunks and Cases, Jewellery & Appliances, etc. Grand values in Rugs and Linos. Pottery & Appliances, etc. Grand values in Rugs and Linos. Pottery & Appliances, etc. Grand values in Rugs and Linos. Pott

£1 1s. PRIZES will be awarded to readers sending best alternative 2-line verses for any of the articles shown below. One prize each week for each article. Any number of attempts may be sent, but each must be written on a separate postcard.

Similar Competitions in *Passing Show* and *London Mail*, in which *John Bull* readers may compete.

FAMILIAR PACKAGES and Trade Marks

54 GUINEA PRIZES.

The Winning Couplets in No. 7 Competition are used below. Winners' names at bottom of page.

All verses become the property of "John Bull." Decision of Advertisement Manager to be final. Address: Familiar Packages No. 9, Advt. Dept., "John Bull," Long Acre, London, W.C.

Latest date for this week: March 14

Messrs. Nestlé will award an extra Guinea to the winner of this couplet.

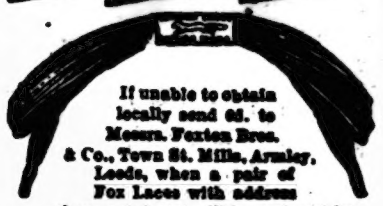
NESTLÉ'S GUARANTEE

Refuse Imitations sold at other Prices.

Cash Prices **8½d. & 1/4½** Per Tin.

If Nestle's it's good and the best you can get, If it's the best you can get, then it's Nestle's you bet.

FOX BOOT LACES



If unable to obtain locally send 6d. to Messrs. Foxton Bros. & Co., Town St. Mills, Armley, Leeds, when a pair of Fox Laces with address of nearest Agent will be sent post free.

To solve a knotty question, a man his keen intellect braces,
To avoid all question of knots he uses Fox's Boot Laces.

In Spain I browse on onions, in France I sip their cafes;
But Britain beats all the other lands with Mackintosh's Toffee.

The golden rule for perfect teeth is quite concise and clear "Use Eucryl" twice a day and see the dentist once a year.

DRI-PED REG?

The Super Leather for Soles.

Watchmen of the olden days used to cry the weather,
But now we don't care what it is, Dri-ped's the super leather.

See the "DRI-PED" diamond, stamped in purple every few inches on each sole. There is no unstamped "DRI-PED."

ANZORA CREAM and VIOLA

Both Master the Hair

1/6 & 2/6,

From all Chemists & Hairdressers.

When once we cross the river Styx, there be no partings there,
But while we live, Anzora gives partings beyond compare.

Anzora Beta-Napthol Soap Powdered—the finest Shampoo.

"Kiwi" Any shade of Brown dashed and Black at all Dealers.

The Quality Boot Polish

If things are dull and you repine,
Try Kiwi—it will enlist a shine.

That a bird in the hand is worth two in the bush, is a truth that you cannot deny;
And a Clarnico fixed between two rows of teeth is worth two in the shop—just you try

---

Sharp's Kreemy Toffee is a treat for the nation,
But be wise every time and refuse imitation.

The analyst of great renown was in a sorry flutter,
He could not tell the difference 'tween the Brito and the Butter.

BRITO MARGARINE

The Nation's Choice.

Woman's work is never done, that used to be a saying,
But since Casso came upon the scene, it's now we shan't be long.

Messrs. Nestlé will award an extra Guinea to the winner of this couplet.

IDEAL MILK

6½d. Per Tin.

1/- Per Large Tin.

MILK, whole MILK, and nothing but MILK, three times richer in cream than ordinary milk,

REFUSE IMITATIONS.

Ideal is the milk unsweetened but nice, Tip-Top in quality, rock-bottom in price.

If only Bovril would to housing scheme officials give
The secret of its building powers, we'd have some place to live.

There's food that's food and food that's good, but of all good foods yet mustered;
No food as good as that good food Creamola Queen of Custards.

CREAMOLA

The Queen of Custards.

We all must confess an undying affection.
For Toffee De-Light Brilliant a beautiful confection.

If you've heard that Winner Records' reputation is world wide,
The reason is when buying there's satisfaction on each side.

Money's scarce with Mother, but you seldom hear her sigh,
With "Drummer" and garment she goes forth to do and dye.

DRUMMER DYES

Halve the Dress Bill.

RESULT OF No. 7 COMPETITION.

COSMOS.
Robert P. Bourne, Bayswater.
EUCRYL.
Miss J Baillie, Scotland
DRI-PED
P. Quartby, Sussex
CLARNICO
J. A. Cobb, Wendover.
DRUMMER DYES.
C. Clouting Bungay, Suffolk
CREAMOLA
H. Spencer Cooper, Eastbourne
WINNER.
W. E. Cooper, Charlton.
SHARP'S.
Mr E. Hall, Preston.
TURNWRIGHT'S TOFFEE.
G. Harding, Guildford.
BOVRIL
Miss E MacGregor, Portobello, Scotland.
NESTLE.
S. Nesham, Blackheath, Heath Road.
ANZORA.
William Munday, Manchester.
IDEAL
Mrs A. Piper, Fulham.
K'WI.
Miss Poole, Fulham
MACKINTOSH'S.
Miss K. Rhodes, Staines.
BRITO.
Frank Sale, Bishop's Stortford.
FOX LACES.
A. Thompson, Surrey.
CASSO.
H. Smith, Birmingham.

£1 TO FREEKEEPERS. See page E.

The rivals who are hoping in Fortune's smile to bask,
In battling with "Cosmos Lampe" find it's no light task.

Printed and published by the Proprietors ODHAMS PRESS LTD., 93 and 94, Long Acre, London, W.C.2. Agents for the Colonies: Gordon and Gotch, Ltd., London, Australia, Canada, etc.; South Africa: Central News Agency, Ltd.; Imperial News Co., Ltd., and Montreal News Co., Ltd., Canada. Also on sale at W. H. Smith and Sons' Bookstalls at 79, Martin-sur-Herbes, Bruxelles, and 44 Rue Joseph 2, Ostende, and 248, Rue de Rivoli, Paris.